

TAMU Insurance Policies

Division of Risk, Ethics & Compliance
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Policy Name	Description	Premium Rate	Deductible	Notes
TAMUS Auto Plan	Liability coverage for third party property damages and bodily injuries caused by a TAMU employee operating a vehicle within the course and scope of their TAMU job duties	Approx. \$25/year	\$1,000	Included on vehicles leased through TAMU Transportation Services; optional for department-owned vehicles; trailer physical damage coverage is optional
	Physical damage coverage for damages to a TAMU-owned vehicle	\$400/year	\$1,000	Included on vehicles leased through TAMU Transportation Services; optional for department-owned vehicles
	Physical damage coverage for damages to a TAMU-owned trailer	<\$10K: \$130/year; >\$10K - \$25K: \$250/year; >\$25K: \$400/year	\$1,000	Optional coverage
Autonomous Vehicles	Liability coverage for third party property damages and bodily injuries caused by the operation of an autonomous vehicle	Varies based on usage	\$0	Optional coverage
	Comprehensive and collision coverage for TAMU-owned or leased autonomous vehicles	Varies based on value	\$10,000	
Boats	P&I (liability) coverage for third party property damages and bodily injuries caused by the operation of a boat	\$600/year	\$1,000 (bodily injury), \$500 (property damage)	Optional coverage
	Hull coverage for damages to TAMU owned or leased boats	Varies	5% of insured value (\$500 minimum)	
CISI Blanket Plan	Emergency/Medical evacuation and travel assistance services for all TAMU employees traveling abroad for business purposes	\$0	\$0	No enrollment required
CISI Rostered Plan	Services included in blanket plan, plus accident and sickness insurance and a variety of other benefits	\$1.66 - \$1.87/day depending on destination	\$0	Enrollment required
Inland Marine	Coverage for physical loss or damages to covered equipment (e.g. computers, research equipment, golf carts, etc.)	Approx. \$0.14/\$100 in value per year	\$2,500/occurrence in most cases	Optional coverage; damages must be due to an external cause (e.g. theft, fire, water, etc.)
TAMUS Property Insurance Plan	Coverage for all TAMUS buildings and contents	Varies year to year	\$1M/occurrence proportionately shared by all impacted entities	Intended for significant, catastrophic damages
Sponsored Research	Comprehensive package that includes multiple lines of coverage for SRS managed research projects	Research equipment - Approx. \$0.17/\$100 in value per year	Research equipment - \$2,500 in most cases, \$10,000 for waterborne/underwater and underground equipment	Includes scheduled commercial property and autos, as well as liability coverages
Drones/Unmanned Aerial Vehicles	Liability coverage for third party property damages and bodily injuries caused by the operation of a drone/UAV	\$275/year	\$0	Optional coverage
	Hull coverage for damages to TAMU owned or leased drones/UAVs	Approx. 10% of insured value per year	5% of insured value	
Underwater Equipment	Coverage for physical loss or damages to equipment that is used in or under water (e.g. gliders, etc.)	Approx. \$0.11/\$100 in value per year	Based on total cost of damages: \$25,000 or less - \$5,000 in water, \$2,500 not in water; \$25,000.01 - \$50,000 - \$15,000 in water, \$5,000 not in water; >\$50,000 - \$25,000 in water, \$5,000 not in water	Optional coverage
Special Event	Liability and participant accident medical coverages for events with a participant group the is primarily <u>over</u> the age of 18 years old	\$0.45/participant/day; \$1.47/participant/day for sports events	\$0	Optional coverage; participant excess accident medical limit = \$25,000
Youth Programs	Liability and participant accident medical coverages for events with a participant group the is primarily <u>under</u> the age of 18 years old	Varies	\$0	Participant excess accident medical limit = \$25,000; more info at https://cpm.tamu.edu/