Insurance: Automatic Coverage

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Give feedback

Learn about the liability insurance programs automatically covering all UC San Diego departments.

The insurance programs below are automatically in place for all departments. No enrollment forms are necessary.

Review these automatic liability insurance programs—including their limitations and exclusions—to determine if your department needs additional coverage to protect against loss.

- Read Does Your Department Have Adequate Insurance Coverage? for more information.

Collapse all

Basic property

Coverage for loss or damage of the university's buildings and property.

- Read Basic Property Insurance for a description of coverage, deductibles, and claims submission.

Related resources:

- How to File a Fire or Flood Claim
- How to Report Theft, Loss, or Damage to Property

Crime

Coverage for:

- Employee dishonesty
- Forgery or alteration
- Theft
- Disappearance and destruction
- Robbery and safe burglary

Domestic transit
En route coverage for property being shipped to or from the university. Coverage is effective only within the United States (not including Alaska and Hawaii) and Canada.

- Read Shipping: Transit Insurance for detailed information.

For coverage to Alaska and Hawaii (foreign transit), see By-Request Coverage.

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**General liability**

Coverage for claims made against the university by members of the public or organizations who allege they have suffered injury or property damage.

For personal vehicle collisions on university business, this policy is secondary to the vehicle owner’s personal liability policy.

**Related resources:**

- [Personal Vehicle Usage for UCSD Business](#)
- [BUS-81](#) (PDF), Insurance Programs

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**Medical professional and hospital liability**

Coverage for malpractice claims brought against the university’s medical professionals (including students). Coverage for claims arising from the operation of the UCSD Medical Center and Student Health Center.

**Related resources:**

- [BUS-81](#) (PDF), Insurance Programs

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**Collapse all**

For more information, contact [EH&S Risk Management](#), (858) 534-2454.

*When a loss occurs*, notify [EH&S Risk Management], (858) 534-3820, immediately to promptly initiate the insurance investigation and claim process. Use pager number (858) 583-3302 for emergencies only. Take a picture if a camera is available.

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**About**

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- By-Request Coverage
- Rates
- Determining Adequate Coverage