

## **Professional Liability Insurance**

Liability protection for all state employees is provided directly by the state. When an incident occurs which may give rise to a claim, UW-Eau Claire employees should call the Director of Loss Prevention and Safety.

The state liability program is administered by State Risk Management and is self-funded.

1. The state is responsible for paying all valid claims that are assessed against state officers and employees while they are acting within the scope of their employment.{Wisconsin Statutes 895.46(1)}
2. Agents of the state(volunteers, students, etc.) are extended liability protection while they are acting within the scope of their agency.{Wisconsin Statutes 895.46(1)}
3. Section 165.25(6) provides the Attorney General, upon request, may appear for and defend any state employee in any civil proceeding brought against an employee on account of any act growing out of or committed in the lawful course of the employee's duties.
4. Limits: the state self-insures the first \$5,000,000(retained limit). Excess liability coverage is purchased to provide excess liability protection above the state retained limits.

NOTE: Wis. Stats.895.45(4) allows civil actions, not to exceed \$250,000, against state employees. Section 165.25(6) provides that the Attorney General, upon request, may appear for and defend any state employee in any civil proceeding brought against an employee on account of any act growing out of or committed in the lawful course of the employee's duties.

## **Automotive Liability Insurance**

The State of Wisconsin provides coverage not only for university fleet vehicles but also for vehicles not owned or hired by the state when they are used by university permission on official university business and when the actual use is within the scope of such permission. Insurance under this policy is considered as excess over any automotive liability insurance that the owner of the vehicle may have and is not available until the insurance provided by the owner is exhausted. Further information is available from the Office of Loss Prevention and Safety.