



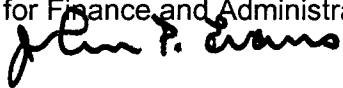
THE UNIVERSITY OF NORTH CAROLINA  
AT  
CHAPEL HILL

Office of the  
Vice Chancellor for Finance and Administration

The University of North Carolina at Chapel Hill  
CB# 1000, 300 South Building  
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**MEMORANDUM**

TO: All University Faculty, EPA Non-Faculty Employees, and Staff Employees

FROM: John P. Evans, Interim Vice Chancellor for Finance and Administration 

RE: Personal Liability Insurance Coverage

DATE: September 18, 2000

The University provides, at no charge to you, excess liability insurance coverage up to \$11,000,000. This coverage is in addition to the statutory coverage pertaining to state employees, pursuant to which the University and the State of North Carolina pay the first \$500,000 of any judgment awarded against an employee arising out of claims on account of actions or omissions made in the scope and course of employment. The excess liability insurance covers similar claims. This means, for example, if you were negligent in instructing a student in a laboratory as to a proper lab procedure and your negligence resulted in injury to the student, you would have \$11,500,000 of coverage available to you. This insurance covers all employees including those who are temporary, permanent, full time and part time for their job-related actions.

For those who travel outside of the United States, the excess liability policy covers lawsuits filed anywhere in the world. Nurses are included within the coverage of the policy except when working in a hospital. Sexual harassment claims are covered; sexual battery or assault claims are not covered. As in past years, the policy provides coverage for claims arising out of contracts, out of violations of Federal and State constitutional provisions, and the like, in addition to the negligence coverage noted above.

As has been the case in the past, excluded from the policy are criminal acts, claims arising out of the operation of motor vehicles, claims arising out of consulting activities, medical malpractice, sexual abuse claims, and claims relating to certain intentional acts (dishonesty, fraud, assault and battery). For information concerning automobile insurance while operating a State owned vehicle, please see the University Business Manual, Materials Support Department, Policy Statement 65.

If you have specific questions about the coverage of this University policy, you may contact Susan Ehringhaus at 962-1219 or Pat Crawford at 962-7246.