

## UC ANR Insurance Deductibles

Property Claims	
Examples: theft, fire, water damage, etc.	
UC ANR property is covered for replacement cost, minus deductible. The deductible is \$1,000 for all perils with the following exceptions:	
Fire	\$5,000
Forced-entry theft	\$1,000
Non-forced entry theft	\$5,000
Mysterious disappearance	Not Covered
Water Damage	\$5,000
Transit	No deductible if payment is made in excess of carrier's payment of loss \$1,000, if University's coverage is primary

Auto Claims	
Examples: UC-owned vehicles, County vehicles (in some cases), secondary coverage for employee personal vehicle while driving for work	
UC-owned vehicles are covered for comprehensive and collision, minus deductibles below:	
Comprehensive and collision	\$500
Non-forced entry	\$1,000
Exclusions	An employee's personal property inside a car is usually not covered by UC's insurance.

Definitions	
Forced entry	Cut or broken locks, windows and/or damaged doors, walls, etc.
Collision coverage	Collision pays for damage to the car resulting from a collision with an object while driving. Collision coverage provides reimbursement for the costs of repairing the car, minus the deductible.
Comprehensive coverage	Comprehensive covers damage to the car caused by disasters "other than collisions." For example: Theft, Fire, Natural disasters, Vandalism, Fallen objects such as trees, etc.