

Towing a trailer requires specialized knowledge and experience, such as properly connecting the trailer, securing the towed load, and how to operate a vehicle safely while towing. Anyone using a UC-owned trailer or towing a trailer for UC-related work must be aware of and follow the safety and risk management requirements below:

- 1) Review Safety Note #090, Driving Safely While Towing a Trailer (<https://ucanr.edu/sites/safety/files/1488.pdf>)
- 2) UC-owned trailers should only be towed or operated by UC ANR employees using a UC-owned/leased or a county vehicle (subject to county approval).
- 3) There may be scenarios in which UC vehicles are not available, if so, and you are required to use a personal vehicle, the following insurance conditions must be met by your personal insurance:
 - a) Vehicle must be capable of legally and safely towing, and equipped with all necessary and regulated towing standards for the weight of attached equipment.
 - b) Trailers that are being towed behind a vehicle are generally considered an extension of the towing vehicle, and therefore are covered by the towing vehicle's auto liability and comprehensive insurance.
 - c) When a driver uses their personal vehicle to tow a UC-owned trailer, the driver's auto insurance policy is the primary coverage. If liability damages exceed the driver's limits, the University's Automobile Liability coverage may be available as excess insurance over the personal auto policy.
 - d) Personal automobile insurance limits must meet the following minimum coverage limits:
 - i) \$50,000 for personal injury to, or death of, one person;
 - ii) \$100,000 for injury to, or death of, two or more persons in one accident;
 - iii) \$50,000 for property damage.

***** Note, some personal insurance policies do not allow coverage to be extended to towed vehicles/trailers. You must confirm that your insurance will meet these requirements as the liability for a towed trailer follows the towing vehicle.**