

AUTO INSURANCE COVERAGE MATRIX

(Employee(or volunteer) on Official State Business and within Course and Scope of Employment)

STATE Employee	State-Owned Vehicles	Rental Vehicles (State contract)	Rental Vehicles (Non-state Contract)	Personal Vehicle
a) Bodily injury to driver and STATE employee passengers	Workers' Compensation ¹	Workers' Compensation ¹	Workers' Compensation ¹	Workers' Compensation ¹
b) Damage to vehicle	State Physical Damage Policy coverage is primary (if purchased). Covers repair costs or actual cash value. Deductibles: \$300 – all except NHP /\$500 NHP. Window coverage to special terms. If insurance coverage not purchased, loss is responsibility of department.	Physical damage coverage is included under rental agreement if vehicle rented under State contract at the State-negotiated rate.	Rental agency physical damage coverage is primary, if physical damage insurance (loss damage waiver/collision damage waiver is purchased).	No coverage provided by State insurance program, Driver may file a physical damage claim under owner's personal auto policy (if coverage purchased).
c) Bodily injury to persons outside vehicle ¹	Injured person(s) can file a Tort Claim through the Attorney General's Office. Claims against the State would be handled in accordance to Chapter 41.	Rental agency liability coverage is included and primary if vehicle is rented under State contract and the State-negotiated rates.	Drivers' personal auto liability policy is primary. Supplemental liability coverage which is secondary can be purchased by the renter through the rental car agency.	Owner's personal auto liability policy is primary. State liability (Tort) program is excess.
d) Damage to autos/property outside vehicle ¹	Individual would have to file a Tort Claim through the Attorney General's Office. Claims against the State would be handled in accordance to Chapter 41.	Rental Companies' liability coverage is included and primary if vehicle is rented under State contract and the State-negotiated contract rates.	Drivers' personal auto liability policy is primary. Supplemental liability coverage which is secondary can be purchased by the renter through the rental car agency.	Owner's personal auto liability policy is primary. State liability (Tort) program is excess.
e) Bodily injury to passengers in vehicle other than State employee working in conjunction with the State - 1. Volunteers 2. Contractors	¹ State Agency should provide volunteer coverage under State's Volunteer Workers Compensation Program. ² Contractors should provide workers' compensation coverage through their respective employer. Agency should request a certificate of insurance verifying coverage.	¹ State Agency should provide volunteer coverage under State's Volunteer Workers Compensation Program. ² Contractors should provide workers' compensation coverage through their respective employer. Agency should request a certificate of insurance verifying coverage.	¹ State Agency should provide volunteer coverage under State's Volunteer Workers Compensation Program. ² Contractors should provide workers' compensation coverage through their respective employer. Agency should request a certificate of insurance verifying coverage.	¹ Agency should provide volunteer coverage under State's Volunteer Workers Compensation Program. ² Contractors should provide workers' compensation coverage through their respective employer. Agency should request a certificate of insurance verifying coverage.
f) Damage to personal property of state employees or passengers in vehicle.	State does not provide personal property coverage. Possible coverage available under employee's own personal auto/home owner's policies.	State does not provide personal property coverage. Possible coverage available under employee's own personal auto/home owner's policies.	State does not provide personal property coverage. Possible coverage available under employee's own personal auto/home owner's policies.	State does not provide personal property coverage. Possible coverage available under employee's own personal auto/home owner's policies.
<p><i>This matrix is for informational purposes only and is only intended to illustrate certain coverage scenarios. The actual coverage terms and conditions will be determined by the applicable language in the above-mentioned insurance policies/programs. Each claim must be individually reviewed to determine whether or not the policies/program mentioned above apply or if coverage is afforded. To report an accident or obtain further claim information, call Risk Management claims at (775) 687-1752 or Tawnya Cook, Attorney General's Office (Tort Claims) at (775) 684-1263. For contractor questions, call Maureen Martinez, Risk Management at 775-687-1756.</i></p>				

¹ State Tort and Workers Compensation program is only applicable when driver is a state employee or state volunteer working under an agency volunteer agreement /MOU.

² Permissive Contractors and their employees driving a vehicle use in performance of his services for the State should provide the contracting agency a certificate of insurance showing auto liability covering any company "owned" auto and "hired/non-owned" auto liability if operating State vehicles. Contractors should also provide evidence of workers' compensation for any employee or subcontractors providing services through a State agreement.