

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). Personal policy deductible covered under <u>limited</u> circumstances.
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 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.
e) Bodily injury to passengers in vehicle other than State employee, (Volunteers or contracted employees working in conjunction with the State) ¹	Agency should provide volunteers coverage under Volunteer Workers Compensation Program. Contractors should provide workers' compensation coverage through their respective employer. Agency should request a certificate of insurance verifying coverage.	Agency should provide volunteers coverage under Volunteer Workers Compensation Program. Contractors should provide workers' compensation coverage through their respective employer. Agency should request a certificate of insurance verifying coverage.	Agency should provide volunteers coverage under Volunteer Workers Compensation Program. Contractors should provide workers' compensation coverage through their respective employer. Agency should request a certificate of insurance verifying coverage.	Agency should provide volunteers coverage under Volunteer Workers Compensation Program. 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 personal auto/home owner's policies.	State does not provide personal property coverage. Possible coverage available under personal auto/home owner's policies.	State does not provide personal property coverage. Possible coverage available under personal auto/home owner's policies.	State does not provide personal property coverage. Possible coverage available under personal auto/home owner's policies.

This matrix is for informational purposes only and is intended only to serve as an overview of the current insurance policies/programs mentioned above. 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 available. To report an accident or obtain further information, call DeAnna Guthrie, Risk Management claims at (775) 687-3189 or Diane Grass, Attorney Generals Office (Tort Claims) at (775) 684-1263. For contractor questions, call Maureen Martinez, Risk Management at 775-687-3193.

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. Agency needs to elect for and pay premiums to provide volunteer coverage under State Workers Compensation program. Permissive Contractors and their employees should provide agency a certificate of insurance showing coverage for hired/non-owned auto liability and workers' compensation.