CHAPTER 10 VEHICLE ACCIDENTS

Purpose

The purpose of this chapter is to assure all accidents involving state owned, leased, or rented (except through an EERA) equipment are reported properly and in a timely manner. Areas covered include:

- Introduction and General Information
- Procedures for Vehicles
 - 1. What to do in case of an accident and when should an accident be reported
 - 2. What forms are used and for what type of vehicles
 - 3. Where to Submit Forms Forms Matrix
 - 4. Personal Vehicle use for State Business

Introduction and General Information

This section does NOT apply to vehicles rented under an EERA, specifically suppression or incident-related rentals. Accidents with EERA vendor-supplied and operated equipment are the responsibility of the vendor. Any relief from damage arising from such an accident will be dealt with through the claims process.

Employees requiring information or assistance should contact Risk Management at (907) 465-2180, the Division of Forestry Procurement Specialist at (907) 269-8461, your area admin, or the Administrative Officer at (907)451-2663.

All accidents or incidents which create a possible claim against the State of Alaska must be reported promptly by the employee citing date, time, location, names of those involved, and witnesses. Include any other information that is available. The report should be reviewed, approved, and signed by the Area or Regional Forester.

There is a difference between "Automobile Liability Coverage" and automobile Physical Damage Collision Coverage. The State of Alaska is "Self-Insured" (see Certificate of Self Insurance, Appendix A. A copy is required in each vehicle) and does not provide "Automobile Physical Coverage" for State-owned vehicles. This means that Risk Management does not pay for the repairs of a damaged State-owned vehicle resulting from any cause including an accident. The repairs of a State-owned vehicle are the responsibility of the Department/Division to which the vehicle is assigned, and are handled by the Department of Transportation and Public Facilities (DOT&PF) according to their established procedures. Risk Management would only cover a State-owned vehicle if the damage occurred while contained inside an insured building. The vehicle then becomes insured contents. The coverage is only for the peril of fire and has a \$1,000.00 deductible, which is paid by the agency. The State of Alaska does provide "Automobile Liability Coverage" which would cover a non-state or private vehicle involved in an accident with a State vehicle.

DOT&PF is responsible for normal wear and tear on state-owned vehicles, but agencies may be responsible for repair of damage due to other than normal wear and tear.

Major claim notices should have a completed Supervisor's Accident Investigation Report (see Form 1). These reports are used to identify hazardous conditions or practices, and will aid in preventing future accidents.

Passengers not engaged in State business are not to be allowed as passengers in State vehicles. Non-state business passengers in your personal vehicle are not covered by the State.

All State employees are cautioned to <u>never</u> accept liability, nor make any statements alluding to guilt, nor furnish information on accidents to unauthorized persons. Obtain names and addresses of witnesses on all potential liability claims.

Procedures for Vehicles (See Appendix B for Incident, Injury & Property flyer)

If a State-owned vehicle is involved in an accident, the State employee (the driver) must fill out the following forms:

- 1. Police Report (over \$2,000.00 damage or bodily injury)

 Or State of Alaska Vehicle Accident Report #12-209 (Form 2) if law enforcement officer is not present (under \$2,000.00 damage and no bodily injury). The report must be filed within 10 days with the local police department or State Troopers
- 2. **Must always be filled out**, Liability Accident Notice #02-919 (Form 3) (03/06) sent to the Area and Risk Management
- 3. Supervisor's Accident Investigation Report #02-932 (Form 1) filled out by an immediate supervisor
- 4. Certification of Insurance #466 (Form 4) (03/11). List owner as State of Alaska
- 5. If damaged government equipment is a total loss, a Lost-Stolen-Damaged Form #02-627 (Form 5) must be used

State-owned Vehicles in an accident – Fill out items # 1, 2, 3, and 4.

Leased Vehicles in an accident – Fill out items # 1, 2, 3, and 4.

A leased vehicle would be defined as a vehicle with a long term lease from a dealer in lieu of a State-owned vehicle. The State of Alaska does not provide Collision Coverage for State-leased vehicles. The repairs of State-leased vehicles are the responsibility of the Department/Division assigned the vehicle.

Rental Vehicles in an accident – Fill out items # 1, 2, and 3 plus any rental agency accident forms. Rental vehicles are most often with a commonly recognized national auto rental company. For insurance purposes, there are two distinct classifications of auto rentals:

- 1. A non-mandatory contract exists for rental vehicles in the cities of Anchorage, Fairbanks, and Juneau with Budget. The contract specifies that the vendor will be responsible for both the physical damage and liability coverage (subject to their policy limits) for the rental vehicles. Not all vehicles rented from the contract holder are covered under these rules. They do include sedans and some small SUV's or a mini-van. Other vehicles and/or situations may be exempt from these contract requirements. Check specifically for off-road use limitations
- 2. A non-mandatory contract exists for rental cars in the lower-48. It is in the State's best interest to rent with the National Association of State Procurement Officials, (NASPO) vendors
- 3. All other auto rentals either in-state or out-of-state are covered under the State self-insurance plan

Alaska is an active member of NASPO. In order to use a NASPO contract, the state must sign a Participating Addendum (PA).

NASPO has the following non-mandatory contracts for nationwide vehicle rental services.

| CONTRACTOR | PRICE AGREEMENT NUMBER | Discount CODE | PA SIGNED |
|---------------------|---------------------------|----------------------|-----------|
| Hertz | 9949 | CDP#70909 | Yes |
| Enterprise/National | 9950 | CID#XZ45SOA | Yes |

Emergency Equipment Rentals With Operator

The vendor is responsible for filling out any paperwork that satisfies municipality or state requirements plus State forms listed in items #1, 2, and 3. A report to the police should be made if there are any injuries or if damage exceeds \$2,000. If a vehicle sustains damage, document the damage on the Vehicle/Heavy Equipment Inspection Checklist OF-296, Appendix C (or a separate piece of paper) and keep it with the equipment packet.

Vehicle Damage Claims

Any damage to vehicles for which the owner wishes to submit a monetary claim must do so according to Chapter 11.

Where to Submit Forms

All accidents or incidents involving State-owned, leased, or rented equipment (**NOT equipment hired through an EERA**), must be reported to:

- 1. IMT, Finance, if applicable
- 2. Immediate supervisor
- 3. Area FMO, Regional Admin Officer and Regional Forester
- 4. Division of Forestry Procurement Specialist

All applicable forms will be routed through the Regional Administrative Officer:

 Regional Administrative Officer State of Alaska/Dept. of Natural Resources/Div. of Forestry 3700 Airport Way Fairbanks, Alaska 99709-4699 (907) 451-2663

 State of Alaska/Dept. of Natural Resources/Div. of Forestry 550 W. 7th Ave., Suite # 1450 Anchorage, Alaska 99501 Attn: Procurement Specialist (907) 269-8461 dnr.ssd.procurement@alaska.gov

 State of Alaska/Risk Management P.O. Box 110218 Juneau, Alaska 99811-0218 (907) 465-2180

Personal Vehicle Use for State Business

<u>Liability</u> - Alaska Statute requires all drivers to have auto liability insurance and establishes minimum amounts of coverage. Anyone using his or her personal vehicle on State business must have liability insurance. Most insurance companies include incidental business use of a personal vehicle in their standard policy. Considerable or frequent business use may require an endorsement to your policy. Consult your insurance company for more information. It is the employee's responsibility to be aware of their policy limitations.

In the event of an accident, your personal liability insurance will cover damages and medical expenses to another party up to the maximum amount of your liability coverage.

The State of Alaska will usually cover any liability exposure in excess of your own liability coverage, except in certain areas indicating improper performance as determined by the Attorney General's Office (e.g., driving while intoxicated).

<u>Collision</u> - Your own collision insurance, if any, covers damage to your own vehicle while on State business. The State does not insure any physical damage to your vehicle while on State business. If another party is at fault, you may be able to recover your damages through legal action brought by yourself or your insurance company on your behalf. The State of Alaska will not participate in any legal action brought on your behalf to receive damages as a result of an accident involving your personal vehicle while on State business.

<u>Worker's Compensation</u> - Any injury resulting in lost work time or medical expenses to a driver or other State employees riding as passengers while on official State business, will be handled as routine worker's compensation claim.

Notification of Claims or Accidents - You are required by State law to notify the Department of Public Safety for any accident involving personal injury or damage totaling \$500 or more (per Scott Jordan memo dated 12/21/10). In addition to this, if you have an auto accident while on State business, you are required to complete a Liability Accident Notice (02-919 – Form 3) and forward it to the Area/Region office.

<u>Passengers</u> - Non-state business passengers in your personal vehicle are not covered by the State in any way.