#### **Chapter 10 – Vehicle Accidents**

#### **PURPOSE**

This chapter provides general information and reporting requirements to ensure that all accidents involving state owned, leased, or rented vehicles are reported properly and in a timely manner. Information on Personal Ordered Vehicles (POV) is also included. (If injury to a State of Alaska employee occurs due to a vehicle accident see Chapter 4 for injury reporting.)

#### INTRODUCTION AND GENERAL INFORMATION

The information in this section does NOT apply to vehicles rented under the Online Application System (OLAS) Innovative Procurement Plan (IPP) or Field Hire, specifically suppression or incident-related rentals. Accidents with the OLAS IPP or Field Hire 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. (See Chapter 11)

Employees requiring information or assistance can contact Risk Management at (907) 465-2180, the Division of Forestry Procurement Specialist at (907) 269-8461, Jurisdictional Area Admin.

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" 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 repair of 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 must have a completed <u>Supervisor's Accident Investigation Report</u> – Form 3. 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.

# **Applicable Forms**

In the case of damage to a vehicle, the below Applicable Forms are to be filled out.

1.	Police Report	If over \$2,000.00 damage or bodily injury.
2.	Alaska Motor Vehicle Crash Form 12- 209(Form 1)	If law enforcement officer is not present and under \$2,000.00 damage and no bodily injury. The report must be filed within ten days with the local police department or State Troopers.
3.	<u>Liability Accident Notice Form 02-919</u> (03/06) (Form 2)	Must always be filled out and sent to the Area and Risk Management.
4.	Supervisor's Accident Investigation Report Form 02-932 (Form 3)	Filled out by an immediate supervisor.
5.	DMV Certification of Insurance Form 466 (03/11) (Form 4)	List owner as State of Alaska.
6.	Lost Stolen Damaged Property Review Form 02-627 (Form 5) or (you may use this "online" fillable Lost Stolen Damaged Form 02-627)	If damaged government equipment is a total loss - must be used.

#### PROCEDURES FOR VEHICLES

Incident, Injury & Property flyer, Appendix B)

#### State-owned Vehicles in an accident

Fill out items # 1, 2, 3, 4, and 5.

# Leased Vehicles in an accident

Fill out items # 1, 2, 3, 4, and 5. 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 (MA, NERV, OLAS IPP EERA and EERA, and Field Hires) are the responsibility of the Department/Division assigned the vehicle.

#### Rental Vehicles in an accident

Fill out items # 1, 2, 3, and 4 plus any rental agency accident forms. Rental vehicles are most often with a commonly recognized national auto rental company

# OLAS INNOVATIVE PROCUREMENT OR FIELD HIRE EQUIPMENT 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, 3 and 4. 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 <u>Vehicle/Heavy Equipment Inspection Checklist OF-296</u>, - Form 7 (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:

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

All applicable forms will be routed through the Jurisdictional Area Office. Information will then be passed on to:

- State of Alaska/Dept. of Natural Resources Division of Forestry
   W. 7<sup>th</sup> 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

# **Liability**

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 the employee's policy. The employee should consult their insurance company for more information. It is the employee's responsibility to be aware of their policy limitations.

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

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

# Collision

The employee's own collision insurance, if any, covers damage to their own vehicle while on State business. The State does not insure any physical damage to the employee's vehicle while on State business. If another party is at fault, the employee may be able to recover their damages through legal action brought by the employee or their insurance company on the employee's behalf. The State of Alaska will not participate in any legal action brought on the employee's behalf to receive damages as a result of an accident involving their personal vehicle while on State business.

# **Workers Compensation**

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

The vehicle owner is 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 involved in an auto accident while on State business, the employee is required to complete a <u>Liability Accident Notice 02-919</u> - Form 2 and forward it to the Area/Region office.

### **Passengers**

Non-state business passengers in personal vehicles are not covered by the State in any way.