Introduction

Hi, I'm Ed Finnegan and I run the auto liability program for the State of Georgia.

As a state employee, we have some information that will be beneficial and potentially save you money, time, paperwork and headaches.

The information concerns auto coverage and safety issues. There are several key differences between your personal insurance and the State's liability coverage. There are some key points that we want you to remember from this presentation.

Reporting a Claim

The first naturally is reporting a claim. There are two ways to do this:

- You call 1-877-656-7475. This will connect you to an independent company. It collects information and reports the accident to the state.
- The second way to report an accident- and this is only if your agency participates in the ARI program, is to call 1-800-227-2273.

Reporting Accidents with 48 Hours

This is the key: no matter what program is involved, you must report the accident within 48 hours. Don't try to make a determination as to who's at fault just report any accident and do it within 48 hours. There are several agency internal methods to get this done, but the time limit is 48 hours.

The Yellow Card

After an accident you may be a little shaken up, but knowing what information you'll need ahead of time, can make the situation a lot easier to handle. There are yellow cards in every State vehicle that list exactly what you need to do.

Here is a tip that we found helps: If you use your personal vehicle for State business, you may want to carry a copy of that card with you. This card provides a list of information that you will be required to provide and gives the other party the correct insurance information that you need for the police and other insurance company. This includes
- the name of the agency,
- the drivers name, address,
- phone number,
- the date location of the accident,
- the other drivers name address and phone,
- a description of the loss, and
- which Police Department handled the accident.
Obtaining Information at the Scene of the Accident

Where do I get this information? Also what happens if I fail to get it at the scene?

The driver must get the information at the scene of the accident. Don't wait for the police report to gather this information or to report the accident.

What would happen if I fail to get the information at the scene?

Without the information we can't make contact, or we have to call you for the police report. Also you can get complaint calls from the other driver you don't what those headaches and we don't want you to go through that.

We found that the cost is substantially higher when the state employee fails to get the information at the scene. It may help you to think of it this way: we have damaged someone’s vehicle and they need our help but that help can't be provided.

Just about everyone has a story about how some insurance company failed to respond. We are not that company we have the fastest recording system in the industry. Payment is made on more than half of our claims within six days.

It gets a claimant in touch with our office and away from your office but to get this done you have to let the system work. Give us the information and we'll do the rest.

Auto Liability Coverage

Now we're onto coverage and this is the most important part of the presentation. This gives you the information necessary to determine if you are covered or if you may be exposing yourself to financial or legal trouble.

The State provides liability coverage that benefits State employees. This provides high limits and personal immunity to any State employee that qualifies.

The people who are covered include State employees, while doing official State business in State vehicles, in rental vehicles. Some students and volunteers are also covered. The key here is that coverage depends on your relationship with the state and the activity in which you were involved at time of loss.

It's important to talk about who is not covered. State employees in State vehicles but involved with personal business; staffing agency employees and subcontractors are also not covered. If your agency uses a staffing agency then there’s again no coverage. All independent contractors and subcontractors will fall into the same no coverage group. The reason for that is for the purposes of liability insurance each State vehicle is uninsured.

The State only extends coverage when the driver is a State employee and performing official duties at the time of the accident. Here's an example: You are a State employee in a State vehicle and doing your job, then you go on personal business such as stopping at the bank, then there is no coverage for any damages legal fees or judgments.
This is a key point to remember that when the business becomes personal, you assume the liability, not the state. This is another key point, permission to use the vehicle does not provide coverage; the purpose of the trip determines coverage. Remember to be extremely careful when authorizing the use of State vehicle. The financial impact on the driver, the supervisor and the agency could be catastrophic. This program works just the opposite of personal insurance; we don’t insure the vehicle, we ensure the person- the state employee while doing official duties. Don’t let someone convince you that you have permission to do something outside the scope of your duties; permission to drive the car does not protect you. In either case, an accident may cause life-changing events. No one can predict when an accident will happen. There is no way of telling if today is the day a child runs out in front of your car, someone runs a stop sign or the distracted driver goes through a red light and slams into your car. Don't gamble and loose. We provide very good coverage but only in the circumstances we've been discussing.

Covered or Not Covered Scenarios

If you think that you understand the program let's look at some accident scenarios. Write down whether or not these individual losses are covered after we look at them all we will review the answers.

1a) First, a CSB employee is taking consumers to lunch and stops at the ATM to get money for the employee’s lunch but he hits the ATM, is that employee covered?

1b) In that same ATM accident, what if the consumer is hurt by glass from a shattered window, is that covered?

2a) A DHR employee drives to work in a personal vehicle. As part of her job she uses a State vehicle but at lunch time she's in the office and decides to go out for a sandwich. She takes the DHR van, covered?

2b) In the same situation, what if the supervisor gave permission to drive the State van and added, “By the way, get me a sandwich too.” Covered or not?

3a) The DOT employee is going to the store to pick up supplies for the office and the supervisor asks him to stop by the bank and cash his check. Pulling out of the DOT parking lot entrance towards the bank, the employee hits a car. Is that covered?

3b) In the same scenario as before while the DOT employee is backing out of a parking space at the bank he hits a child. Covered or not?

4a) The director of your agency gets a rental vehicle for tomorrow's business meeting in Macon. He goes to pick up his suit at the dry cleaners for that meeting but hits a car while turning into the dry cleaners. Would that be covered?

4b) That same director always picks up his kids on the way home from work and today he hits the school crossing guard. Is that covered or not?

4c) The same director again decides that he needs cash for the trip and backs into a car at the bank parking lot. Would you cover that?
Answers to Scenarios

Now let's go back and review our answers. There really isn't a need to review since none of the accidents we have described would normally be covered. In each of the instances the employee has stopped doing business for the State and started doing personal business. That's when the State coverage stops. You risk a great deal so don't do this to yourself.

Think of it this way, it's a matter of convenience versus a matter of necessity, that's the best rule.

There are sometimes when actions that would not normally be covered are covered. For example, you are an employee going to that meeting out of town. On the way to the meeting you stop to use the restroom. In the parking lot you hit another car; that would be covered. If you need to stay overnight and go out to restaurant, again that's covered. But if you decide to drive to a movie during that overnight stay and have an accident that would not be covered.

These can be life-changing events, so when in doubt ask, is this specific act a part of my official duties? If it's not, don't do it. If you can't decide, then call or email me and we will get back to you as soon as possible.

Loss Control

There is one last area to talk about briefly, loss control and the part that you play. There are three words from the governor on this issue: safety, responsibility and accountability. And remember that personal responsibility and personal accountability are the key parts to this issue. All of the money that's paid out of claims comes from the same pot that pays your salary and runs the program, so you have a stake in this matter. Treat the State's property as you would your own because it is yours.

In the terms of personal responsibility, think about your driving when you're in a State-owned vehicle. It's not a big stretch from how's my driving, how's my driving record and then to how's my driving record going to affect my employment with the State of Georgia.

Help is on the way to let you reach that higher standard. We are going to help you and the agency by providing training and training tools.

We're setting up a safety library to train all State employees. The initial program will target accidents involving hitting fixed objects. Pick out the 30% of all of our accidents and insurance payments in the hundreds of thousands of dollars each year, the fixed objects accident is the most preventable one and usually involves not following safety rules you already know.

The key is to know your vehicle. Does it have tow bars, power lifts or running boards sticking out? How high is the vehicle? Know your surroundings. When you return to your vehicle, observe all sides and identify possible hazards. Use the mirrors to help you in tight spaces. Remember to observe overhead size and when possible avoid the drive-through.

Safety happens when you're being responsible and taking care of State property. It helps us all in the long run.
Have questions?

If you have any questions on the State's auto liability program, my name is Ed Finnegan and my number is 404-463-7490. You can also reach me at efinnegan@doas.ga.gov.

Thanks so much for your time and your patience. Remember to be careful and be safe.