be reached, the claim may be referred to the Office of the University General Counsel for further action.

6) Inquiries from claimants concerning the status or disposition of their claims should be directed to the Risk Management Office of the Department of Accounting and General Services.

5. **State Automobile Fleet Liability Insurance Program**

   a. The State of Hawaii, through the Department of Accounting and General Services, operates a liability insurance program which provides coverage for University automobiles and other motor vehicles while on authorized University business.

   1) **Scope of Liability Coverage**

      a) The State Program provides no-fault coverage as required by State law for bodily injury and property damage resulting from accidents involving automobiles covered under the Program. Excess liability coverage is also provided at limits determined by the Risk Management Office of the Department of Accounting and General Services.

      b) The Program does not provide uninsured and underinsured motorist coverage.

      c) Coverage for physical damage to University automobiles from collision, fire, theft, or comprehensive loss is not provided unless the automobile has been specifically designated for such coverage and approved by the Risk Management Office of the Department of Accounting and General Services.

      d) Medical and income benefits will be provided under the State Workers' Compensation Law for injuries sustained by State employees in automobiles covered under the Program from accidents arising out of and in the course of their employment.
2) **Automobiles Covered**

a) University automobiles and mobile equipment.

b) Employee-owned automobiles while on authorized University business. Coverage is limited to excess liability over the employee's personal automobile insurance policy. Physical damage to employee-owned automobiles is not covered under the Program.

c) Leased, hired, rented, and other non-owned automobiles when authorized by the University and operated under the name of the University.

3) **Authorized Drivers**

University employees, officers, Board members, volunteers, student employees or any other authorized individual (except independent contractors) licensed to operate an automobile are covered under this Program.

4) **Reporting of Accidents**

In the event of an accident involving an automobile covered under this Program, the following actions should be taken:

a) The police should be notified at the time of the accident.

b) Any injuries or major property damage should be reported by the driver to his/her supervisor as soon as possible. The supervisor should then notify the OPRPRM which in turn will notify the Risk Management Office of the Department of Accounting and General Services and/or its contracted claims administrator.

c) The driver should use the Report of Accident Card ([Attachment 400.4](#)) found in University owned automobiles to describe the details of the accident at the scene. The completed
card should be given to his/her supervisor immediately after the accident.

d) University employees should discuss the accident only with their supervisors, other State representatives, and the police. No admission of fault or responsibility should be made.

e) The University department responsible for the automobile shall complete form RMA-001, Automobile Loss Notice, (Attachment 400.5) following an accident. The report form should be submitted to Transportation Services for a review for accuracy and then forwarded to the OPRPRM within five (5) working days of the accident.

f) The OPRPRM will review each report form and forward them to the Risk Management Office of the Department of Accounting and General Services.

6. Processing of Accident and Damage Claims on Rented Automobiles

a. General

This Procedure outlines the processing of rented automobile damage claims by University personnel and supplements Administrative Procedure A8.851 for acquisition of rented automobiles for authorized University business.

b. Background

1) When renting vehicles, the renter is generally given the option to pay extra charges for comprehensive liability and medical insurance as well as collision damage protection. University policy precludes employees and other authorized individuals from purchasing personal accident insurance when renting vehicles for University business.

2) Purchase of collision damage waiver coverage is permitted only in the following situations: