

1. **Background:** The Department of Administrative Services (DOAS), Self Insured automobile liability policy has been initiated (as of July 1, 1999) to provide the first layer of liability coverage for State employees. The State of Georgia DOAS Self Insured Program provides adjusting and claims service on all automobile liability claims.
2. **Exclusions:** Partial List
 - a. This coverage does not apply unless an insured's employee is operating an automobile in the course of employment.
 - b. Temporary employees who work for employment agencies are not permitted to operate state owned vehicles.
3. **Insured:**
 - a. All State of Georgia Government Entities that include State Offices, Agencies, Departments, Commissions, Boards, Divisions or Institutions.
 - b. Non-profit agencies and their employees, whose agencies have contracted with the Department of Human Services.
 - c. Any employee of the State of Georgia while operating an automobile owned by the State, its agencies or its instrumentalities.
 - d. Persons authorized by DHS to operate state owned vehicles when said authorization is for a specific DHS purpose and said authorization is in writing.
4. **Policy Reference:**

State of Georgia DOAS/RMS Self Insured Program
Toll Free Phone: 1-877-656-RISK
(1-877-656-7475)
5. **Policy Period:** Renewal is automatic each year on July 1, conditioned on the payment of the appropriate premium.
6. **Type of Policy:** This Blanket Automobile Comprehensive Liability Policy provides liability insurance for State employees and authorized drivers in all State departments, boards, agencies and instrumentalities against loss resulting from accidents arising out of the use of State-owned vehicles and/or vehicles on long-term leases (minimum of 120 days) to the State. The Automobile Liability coverage must be purchased on vehicles titled to the State or on vehicles on long-term leases to the State.

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STATE VEHICLE LIABILITY COVERAGE

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REFERENCE: O.C.G.A. 45-9-40, et seq.

7. **Territory:** Policy covers vehicle accident/occurrences anywhere the vehicle is authorized to be used.
8. **Limits of Liability:**
 - For State employees operating a State vehicle:
\$1,000,000.00 per person; \$3,000,000.00 per occurrence
 - For all other drivers (i.e. non-State employees, contracting agencies, and other DHS authorized drivers):
\$500,000.00 single aggregate limit
9. **Notice of a Claim:** Vehicle Accident Reporting for State Owned or Leased Vehicles
 - a. When an accident occurs, the vehicle driver must report the accident immediately to their supervisor or designated insurance coordinator. The designated insurance coordinator will take the following actions:
 - (1) Immediately report the vehicle accident or passenger injury by phone to:
State of Georgia DOAS
Self Insured Program

Toll Free Phone: 1-877-656-RISK
(1-877-656-7475)

THIS CALL SHOULD BE MADE AS SOON AS POSSIBLE AFTER THE ACCIDENT OR PASSENGER INJURY. Please refer to the vehicle's yellow Auto Liability Insurance Identification Card or the reporting procedures for further information regarding what to expect during the call.
 - b. **YOUR DHS REGIONAL TRANSPORTATION COORDINATOR**
 - c. **Notification must be made in writing to:**

Risk Management
Georgia Department of Human Services
Office of Facilities & Support Services
2 Peachtree Street, NW, Suite 29.454
Atlanta, Georgia 30303-3142

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Phone Number: (404) 651-8089

Fax Number: (770) 408-5049

E-Mail Address: cdreid@dhr.state.ga.us

If the accident occurs on private property and the police were not notified, the insured entity must complete the [Personal Report of Accident](#) Form.