

State Vehicles, Automobile Coverages & Accident Reporting

Presented by the Office of Risk Management



## Commonwealth Risk Management Plan

ODU as a state institution is a participant in the Commonwealth Risk Management Plan, otherwise called the Plan.

The Plan is a combination of self insurance and at times commercial insurance

The State administers the Plan through the Division of Risk Management (DRM) in Richmond



### Types of Automobile Coverage

#### Car Care

This is the state's elective Automobile Physical Damage coverage

This covers physical damage to a covered state/university vehicle caused by collision, theft, vandalism, flood, fire or other peril

For each claim, there is a \$1,000.00 internal charge/deductible which is the responsibility of the department using the vehicle



## Types of Automobile Coverage

Lease Care

This is the state's elective Vehicle Comprehensive and Collison Damage coverage for leased vehicles from private rental companies, like Enterprise

This covers damage to an authorized leased vehicle for weather, vandalism, animal damage, glass



## Types of Automobile Coverage

Auto Liability Coverage

All state/university owned vehicles or rented vehicles for official university business/travel are covered under the State's Automobile Liability Coverage

If faculty or staff member uses their personal vehicle, even if for university business/travel, the liability coverage on the car is always primary



Vehicular Accident Reporting: Who it applies to ?



What is in the Accident Packet in my vehicle?

Automobile Loss Incident Report (AIR) – to be completed by the DRIVER of the state vehicle and sent to Office of Risk Management w/i 24 hours

Telephone Numbers for Virginia State Police and ODU PD

Information Exchange Sheet



### Obtaining a Police Report: What to do?

Try to obtain a copy of the police report at the scene of an accident.

If the Officer cannot give you a copy of the report at the scene, then get a police report/case number, name of the Officer, his/her phone number, fax number and agency so that we can follow up on obtaining a report later.



## Can't get a Police Report at the scene?

If you cannot get a Police report at the scene, write down the following:

Time and location of the accident

The name & address of the other driver

Their license plate number

His/her insurance company, policy number and contact information

Make, model and damage done to their vehicle (Take pictures, if you can)



Who gets notice you were involved in an accident?

The appropriate police agency

Your supervisor

Risk Management within 24 hours of the accident you need to send a completed Automobile Loss Incident Report (AIR)

If you are involved in accident over a holiday or weekend, you should still submit the AIR to the Office of Risk Management

Email or Fax the AIR to:

kimbrogn@odu.edu 757-683-6025 (Fax)



Virginia Code Section 52 -4 mandates that Virginia State Police establish a vehicle accident prevention and safety program for state agencies.

The Virginia State Police mandated that each Agency of the state government which owns its own motor vehicles establish an Intra Agency Accident Prevention and Safety Program which includes the establishment of an Accident Review Committee

Here at ODU, the ARC evaluates each accident in which an ODU owned vehicle is involved



# Contact Information for ODU Office of Risk Management

You can always contact or notify the Office of Risk Management using the contact information listed below:

- ODU Risk Management Office
- 757-683-4009 (P), 757-683-6025 (F)
- Kim Imbrogno, Property & Claims Specialist
  - 757-683-4870 (Direct Line)
  - Email: kimbrogn@odu.edu