

Safety Belts

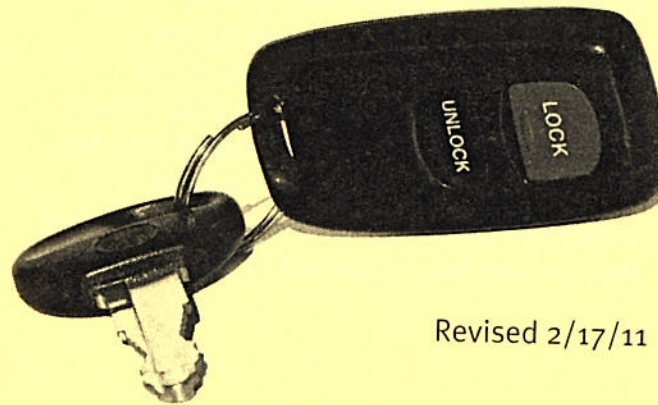
Drivers and front seat passengers must wear a safety belt. Buckle up, it's the law.

Accident Reporting Procedures

- A driver involved in an accident in a state vehicle or rental vehicle should **contact the nearest law enforcement official**. Do not make any statement concerning assumption of liability. Give only the information required by the law enforcement authorities.
- **Obtain the name, address and phone number** of the other drivers or any other persons involved. **Obtain insurance information** from the other drivers. State vehicles should have a liability card in the vehicle certifying liability coverage.
- Record facts about the vehicle property damage and any damage to other property.
- Get the names and addresses of all available witnesses to the accident.

- **Call Risk Management at (573) 751-4044.** Do not sign any statements except those required by law enforcement officials or Risk Management.
- Report the accident to your state agency and complete in full an Automobile Loss Notice Form # MO 300-0068.
- The form is available online at <http://www.aa.mo.gov/gs/risk/>
- Forward or fax the completed form to Risk Management within two days.
- Request a copy of the police report and forward or fax to Risk Management.

Office of Administration
Risk Management
P.O. Box 809
Jefferson City, MO 65102
Telephone: (573) 751-4044
Fax: (573) 751-7819



Guide for Drivers on State Business



Missouri Office of Administration
Risk Management Section

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State Vehicles

State vehicles are to be used for official business only, not for personal use. (Section 301.260 RSMo)

State vehicles are to be operated only by state employees who possess a valid drivers license. Unless otherwise provided by law, non-state individuals such as volunteers, spouses and children should not operate state vehicles. Further, they should not be passengers in a state vehicle unless they are on official state business. Contractors are prohibited from using state vehicles unless they adequately indemnify the State of Missouri.

Liability to other persons (bodily injury and property damage) due to employee negligence in the operation of a state vehicle will be covered by the state provided the employee was operating the vehicle while conducting official business within the scope of their employment.

Personal property in state vehicles is not insured for loss or damage by the state. Coverage for these items may be provided by your personal homeowner, renter or private auto policy. Check your personal policy or contact your insurance agent.

Personal Vehicles

Some conditions of state employment may require the use of personal vehicles for official business.

Like most employers, the state pays mileage when a personal vehicle is used for

official business. The established mileage reimbursement rate takes into consideration all costs of owning and operating a vehicle - including fuel, insurance, maintenance and depreciation. The reimbursement rate represents full compensation for the costs of operating your vehicle and therefore you maintain total responsibility to adequately insure, safely operate, properly maintain and protect your own vehicle.

Physical damage or loss to your private vehicle and/or its personal property contents is not covered by the state.

Coverage should be obtained through personal auto insurance.

Liability to others, including passengers, must be covered by your private auto policy. Most private auto policies exclude business activities. However, exclusions may vary depending on the extent of business usage. Not all policies are the same and levels of coverage differ. Refer to your policy or contact your agent for coverage specifics.

Rental Vehicles

Rental Vehicles Paid for by the State Agency

Rental vehicle expenses paid directly to a rental agency by the state agency are considered state vehicles and should be operated in accordance with the State Vehicle Policy (SP-4). **Personal use of rental vehicles is prohibited.** Family members are not authorized passengers in rental vehicles unless they are required to conduct official business.

The Statewide contracts for rental companies can be found on the OA/PPMM website. The contracts are considered a preferred-use contract which means all state agencies should use the contracts when renting vehicles for official business. There will be rare situations where an agency may not be able to rent off either contract.

Liability and Collision coverage is included in the rates therefore, additional coverage is not needed. In the event of damage to a rental vehicle, contact the branch where the vehicle was rented.

If it is a serious accident or there is substantial damage to another vehicle or property, please contact OA/Risk Management to provide details of the accident and report only if instructed to do so.

Rental Vehicles Paid for by the Employee

If an employee personally rents a vehicle for state business travel, the employee must purchase liability and collision coverage through their personal auto insurance or directly from the rental company. In the event of an accident, the employee's coverage or insurance purchased from the rental agency would provide primary coverage.

Employee Injuries

Workers' compensation is provided to employees who suffer injury arising out of and in the course of employment. This includes injuries resulting from vehicle accidents in state, personal or rental vehicles when conducting official state business in accordance with provisions of Missouri Workers' Compensation Law.