

**Q: For state-owned vehicles, what insurance coverage do I have in the event I'm in an accident on Commonwealth business? And what do I do if I'm involved in an accident?**

**A:** Employees operating a Commonwealth Fleet vehicle within the scope of the individual's employment are covered by the Commonwealth's Automotive Liability Self Insurance program (ALSIP). **ALSIP covers:**

1. Payments for bodily injury or property damage to third parties caused by an employee's negligence in operating a Commonwealth Fleet vehicle within the scope of the individual's employment.
2. First party benefits (limited to employee medical costs and income loss) if coverage is not provided through healthcare insurance, through workers' compensation, through the operator's personal insurance policy or through a family member's personal automobile insurance policy that names the operator as an additional insured. For injuries suffered by the Commonwealth operator while operating a Commonwealth fleet vehicle within the scope of the individual's employment, the operator must first seek payment for medical costs and income loss benefits through his/her healthcare insurance and worker's compensation coverage. In the event that workers' compensation and healthcare insurance are not available or do not provide sufficient coverage, the operator must next seek coverage of these first party benefits under their personal automobile insurance policy.

**ALSIP does not provide:**

1. Coverage for damages to, or replacement of, the assigned vehicle if damaged or destroyed as a result of employee negligence. The agency employing the negligent employee must cover this cost.
2. Coverage for destruction or damage to employee personal property in Commonwealth fleet vehicles. The employee must seek coverage for these items from the employee's personal insurance.
3. Uninsured and underinsured motorists coverage.

**The employee will, however, be responsible for bodily injury and all damage to Commonwealth Fleet vehicles and all third party damages if the accident results from the employee's unauthorized use or intentional misconduct.**

For procedures for accident reporting, please reference Section Twelve: "Liability and Accident Reporting" in the Commonwealth Fleet Procedures Manual (615.3).

**Q: For rental cars, what insurance coverage do I have in the event I'm in an accident on commonwealth business? And what do I do if I'm involved in an accident?**

**A:** Provided the rental car was booked in compliance with policy, the Commonwealth's preferred rental providers (Enterprise/National) provide coverage (Damage Waiver-DW) for damages to the rental car in the event of an accident provided there are no violations of the rental agreement (e.g., reckless driving, alcohol or drug use, etc.). In addition, \$1,000,000 in liability protection is included. In the event of an accident, contact the police at 911 to report the accident. Contact the rental branch located on the rental agreement and provide the police report number and details of the accident. An internal rental report will be created. Depending on the details of the damage, the rental provider will determine if the vehicle is safe to drive or if a replacement is necessary.

**Q: If I am driving my personally-owned vehicle (POV) on commonwealth business, what insurance covers me and the vehicle if I'm involved in an accident?**

**A: When driving a personally-owned vehicle (POV) on commonwealth business, the employee's personal automotive liability insurance provides primary coverage.** The Commonwealth provides excess liability insurance coverage for employees who use their personal vehicles for travel in the conduct of official Commonwealth business. The Commonwealth's excess liability insurance only provides coverage after the coverage provided by any other applicable and collectible insurance (including the employee's personal automotive liability insurance, a family member's personal automobile insurance policy that names the operator as an additional insured, homeowner's insurance, healthcare insurance, workers' compensation insurance and any other) are exhausted. Excess liability coverage is provided through the Employee Liability Self-Insurance program and is limited to the coverage required on a per person-per occurrence basis as defined in the Pennsylvania No-Fault Motor Vehicle Insurance Act (Act of July 19, 1974, no. 176). Employees using or anticipating the use of their personal automobiles on Commonwealth business are advised and strongly encouraged to notify their insurance carrier of such use or anticipated use. If a Commonwealth employee's personally-owned vehicle is damaged due to the employee's negligence, the employee's personal automobile insurance physical damage coverage is the only available remedy to pay for, all damages to, or replacement of, the employee's vehicle. The Commonwealth does not provide physical damage coverage insurance for employee's vehicles or personal property. Coverage for these items may be provided by the employee's personal insurance.