







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 breakage, as well as, collision or theft
- It does not cover personal use of leased vehicles



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: What gets reported?

ALL ACCIDENTS MUST BE REPORTED!

NO EXCEPTIONS!

An accident is any incident where someone was injured, property was damaged or a vehicle(s) was damaged

ACCIDENTS INCLUDE:

Accidents where there is no damage to the ODU Vehicle.

Accidents that involve any motorized equipment

Accidents involving a parked ODU vehicle where there is no driver present.



Vehicular Accident Reporting: Who it applies to?

- Faculty
- Staff members
- ODU Student Drivers, and
- Other approved users of ODU owned or leased/rented vehicles are required to follow these reporting procedures.



Vehicular Accident: When to report & to whom?

First, determine if emergency services are needed. Then, <u>IMMEDIATELY</u> contact:

- Virginia State Police for off Campus accidents
 - 800-552-9965 or #77 on cellular phone
- ODU Police for on Campus accidents
 - **683-4000**
- If you are out of state, contact the local jurisdiction.



Vehicular Accident: When to report & to whom?

Contact your Supervisor

Contact Office of Risk Management within 24 hours of the accident

Take out the Accident Packet in your vehicle for further instructions



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
- Information regarding Self Insurance to provide to Officer or other driver(s)
- Passing Motorist Card



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)



Accident Review Committee (ARC)

- 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