

NEBRASKA

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DEPT. OF ADMINISTRATIVE SERVICES



Jim Pillen, Governor

FROM: Michelle Potts, Acting State Risk Manager
CC: Jason Jackson, Director of Administrative Services
Mike Moerer, Transportation Services Bureau Administrator
RE: State of Nebraska-Motor Vehicle Policy for 2024-2025 Fiscal Year
Date: July 1, 2024

The State of Nebraska is self-insured for a portion of any loss and purchases excess insurance coverage for property and crime liability.

Auto Liability Insurance Identification Card: The Auto Information Card is available on Risk Management's webpage at [Risk Insurance](#). Please download/print the card and place in all vehicles owned by the State of Nebraska.

Auto Policy Information:

Insurance Company: State Self Insured
Policy Term: July 1, 2024 to June 30, 2025

Named Insured: The State of Nebraska (including all Agencies, Boards, Commissions, Departments, Divisions, and any other activities under the supervision or control of the insured, except the University System.)

State Contact: Michelle Potts – Acting State Risk Manager
Office of Risk Management
PO BOX 94974
Lincoln, NE 68509-4974
Phone: (402) 471-4436

Claims Administrator: NRMA
John Christensen
PO BOX 85210
Lincoln, NE 68501-5210
Phone: (402) 742-9220 / (800) 642-6671


A. COVERAGE UNDER THIS POLICY

1. All teammates of the State of Nebraska, including members of Boards and Commissions, while acting within the scope and course of employment.

2. A teammate's personal auto insurance will be considered the primary coverage in the event of a loss, should the teammate elect to drive his or her personal vehicle while acting within the scope and course of employment. The teammates may file a Miscellaneous Claims form with the Risk Management office for their insurance deductible. Risk Management will send the claim to the agency for an approval or denial recommendation. If the Miscellaneous Claim is approved payment will be made by the teammate's agency.
3. All vehicles owned by the State are covered to the maximum of \$5,000,000 per occurrence for liability caused by a State vehicle.
4. Agencies must inform Risk Management within 30 days when a vehicle is purchased or sent to surplus, so coverage may be confirmed.
5. State officials and teammates who are injured may qualify for coverage of their medical expenses under the State's Workers' Compensation program.
6. Physical damage coverage for vehicles has a deductible of \$1000 per vehicle. If the vehicle is owned by or leased from the Transportation Services Bureau (TSB), the Agency leasing and/or renting the vehicle, at the time the loss occurred, must pay the cost of the deductible.
7. When renting a vehicle in the United States and/or its territories, including Puerto Rico and Canada, it is strongly encouraged the rental agreement include the teammate's name and the State Agency, Board, or Commission for whom they work.

B. INSTRUCTIONS FOR REPORTING MOTOR VEHICLE ACCIDENTS

NRMA is the third-party administrator who will investigate and process claims involving State owned vehicles. Report all accidents immediately to NRMA by filing a claim via the [online claims report site](#). For serious accidents, call the information in first then follow up with the written report. If you are driving a TSB vehicle, follow the same procedures, but send an additional report of the accident to Nadine Ponce, Nadine.Ponce@nebraska.gov.

1. If you are involved in an accident, always obtain the insurance information from the other driver regardless of fault and whether the police are called.
 2. Thoroughly complete the accident report form. Any bills, estimates, or additional materials may be sent with the report, however, do not delay filing while waiting for these items. If the State vehicle is covered by physical damage insurance, note this clearly on the form.
 3. When sending in additional information, please be sure to include the following on all documentation: 1) Agency name, 2) Date of Accident, and 3) Name of the State Driver.
 4. If a State vehicle or any vehicle used on State business is involved in an accident, report the accident to the Agency's motor vehicle coordinator and file the Driver's Motor Vehicle Accident Report Form with NRMA (and TSB, if it is a TSB vehicle) within 24 hours of the accident.
 5. The accident forms should be in the glove compartment of all State vehicles. Forms are also available on Risk Management's website or from the Agency's Motor Vehicle Coordinator.
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It is important the accident information be sent to NRMA within 24 hours so they can investigate or field inquiries from the other party. NRMA will contact your Agency and the driver involved in the accident. All State teammates are authorized to speak freely with NRMA and should communicate all information regarding the accident to them.

The vehicle driver must file the required accident report with the Accident Records Bureau, Nebraska Department of Transportation within ten days if the crash resulted in injury, death, or damages over \$1,000.00. To file an online report, use the following link: [DOT Accident Reporting](#)

Teammates involved in an accident should not admit fault. They should provide insurance information printed on the Insurance Identification Card, found in each vehicle, and answer any questions asked by law enforcement on the scene. Teammates should collect all information from the other party, e.g., name, address, and insurance carrier, before leaving the scene no matter how small the accident may appear. Other parties should be directed to NRMA or Risk Management if they have further questions.

All injuries to State teammates must be reported immediately to the teammate's supervisor and/or HR representative. The teammate shall complete a First Report of Injury Form which will be forwarded to Gallagher Bassett, the State's Third-Party Administrator for Workers' Compensation. Please be sure to follow the directions for reporting Workers' Compensation claims, instructions may be found at, [State Workers Compensation](#), or obtained from an Agency Workers' Compensation Coordinator.

C. RECOMMENDED DRIVER SCREENING

To protect the State's interests every Agency should screen volunteers and teammates for:

1. Driver's licenses. Inspect licenses annually for renewal dates, restrictions, and validity.

Identify all employee positions that require a commercial driver's license, verify the employee is correctly licensed, and if needed, train the employee to obtain the correct commercial license.

2. Required insurance coverage. If an employee is driving a personal vehicle on State business, inspect the teammate's Insurance ID Cards annually.

The Agency should review for liability limits, physical damage coverage, and deductibles. If an accident occurs, the Agency may be required to pay the deductible. Additionally, many personal policies contain exclusions for use of the vehicle for work, which may impact coverage on the vehicle if a teammate is driving. If you have any questions about the insurance coverage, please contact Risk Management for assistance. Should an accident occur, the State could be found negligent for allowing a teammate with a poor driving record to operate a vehicle on the State's behalf.

3. Good driving records. A periodic check with the Department of Motor Vehicles to monitor accrued points is advised, especially if a teammate or volunteer is transporting other individuals for whom the State has responsibility.
4. Defensive Driving Course: Require all teammates/volunteers who drive on State business take a refresher course in defensive driving within six months of employment.
5. Personnel Rules: Agencies should adopt personnel rules that make teammates accountable for poor driving records and allow accommodations for teammates who cannot drive safely due to injury, illness, seizure disorders, medications, or other medical or non-medical reasons.

6. Condition of Vehicle: Vehicles used on State business must be safe. Agencies should develop a process for inspecting or verifying the safety of any such vehicle.

E. RENTAL CARS

When a State teammate rents a vehicle under contract in the United States, its territories or Canada for State business the State's insurance policy will provide coverage. The State's policy covers physical damage to a rental car, so State teammates should not pay for the collision damage coverage offered by rental companies.

If a rented vehicle will be used for both State and personal business, the State coverage will only apply for the time you are on State business. If a teammate is found to be using the vehicle on personal business, coverage under the State's policy may not be available.

F. VOLUNTEER DRIVERS and GUEST PASSENGERS

Volunteers:

All volunteers must be registered with a State Agency and must comply with the same rules and regulations as a State teammate, including completion of the defensive driving course and verification of driving history.

A volunteer who uses their personal vehicle for State business must keep records of their trips by day and hour so State business can be verified if an accident occurs.

Guest Passengers:

It is strongly encouraged that non-state employees are not passengers in State owned vehicles.

Agency Directors may approve non-state employee passengers, however, Risk Management requests these individuals sign a waiver of liability. A sample waiver may be obtained from Risk Management's website, [Sample Vehicle Waiver Forms](#).



Michelle Potts
Acting State Risk Manager