

Auto Liability

State Employees Driving Personal Vehicles for State Business



State employees using their personal vehicles for state business have secondary liability coverage under the State Auto Liability program. Personal auto coverage is primary when settling a loss.

What To Do If an Accident Occurs?

- 1- **AID THE INJURED** Do not move the injured person unless absolutely necessary! Warn other drivers.
- 2- **CALL THE POLICE** Give the exact location and advise if medical help is needed. Write down the name and badge numbers of police officers who assist you. Are they state or local police?
- 3- **RECORD THE FACTS** About your vehicle and about all other vehicles involved, injured persons, other property damage, witnesses, etc. Take pictures if possible. Complete the Automobile Loss Notice form available at www.RiskMgt.Alabama.gov.
- 4- **IMMEDIATELY CALL YOUR INSURANCE CARRIER** Since this is not a state-owned vehicle, the loss or damage is reported to both your carrier and to Risk Management for secondary coverage.
- 5- **DON'T COMMENT** Don't make any verbal or written statement concerning the assumption of liability. Give out only the information required by authorities.

State of Alabama
Division of Risk Management
Claims: (334) 223-6120
After Hours: (800) 241-1172
www.RiskMgt.Alabama.gov