

Automobile Liability

Automobile liability Insurance is provided by the State of Florida as required in accordance with Florida Statute 284. This insurance provides protection for Florida State University against third party bodily injury and property damage losses arising from the use of State vehicles operated in the course and scope of employment. The University, through the State of Florida, has sovereign immunity to the extent specified in Florida Statute 768.28. FSU has automobile liability coverage in the amount of \$200,000 per person up to a total of \$300,000 aggregate. In addition, there is personal injury coverage in the amount of \$10,000 per person and \$10,000 per occurrence. As Florida State University is considered a State of Florida entity, all claims are administered by the Department of Financial Services. Regardless of the severity of the accident, all claims must be reported to a Police Official and an official Police report must be completed. We do not accept claims that are reported by each party via computer. All accidents involving vehicles must be reported to Environmental Health and Safety within **48 hours** regardless of damages. The Driver's Information Exchange Report should be provided to Environmental Health and Safety within 48 hours of the accident.

No coverage exists for physical damage to a state owned automobile. If an employee is involved in an accident while operating the vehicle is considered to be at fault or not working in the course and scope of employment, the Department assigned to that vehicle is responsible for the cost of repairs for any damages incurred. If the other party involved in the accident is at fault, damages can be subrogated against the other party. This determination is made by the Insurance and Claims Manager within the Department of Environmental Health & Safety. Subrogation Claims are filed by the Insurance and Claims Manager for subrogation purposes. Should an accident occur involving two Florida State University owned vehicles, the repairs of the vehicles are handled between the departments assigned the vehicles. If the accident involves another state of Florida entity, that claim will be administered by the Florida Department of Financial Services and filed by the Florida State University Claims Manager.

It is encouraged that passengers not employed with Florida State University complete a Voluntary Consent and Waiver Form prior to traveling in a State Vehicle. You may click on this link to see the generic version of the [template for a Voluntary Consent Form and Waiver](#). This form is able to be modified to meet the department needs but it is strongly encouraged that the departments have the form reviewed by the an Attorney within the General Counsel Office at Florida State University.

The current insurance provided does not allow for coverage of comprehensive or collision. In addition, there is no coverage for loss of a vehicle resulting from fire, theft, or vandalism. Physical damage coverage, including comprehensive (fire, theft, vandalism) may be purchased for automobiles under a private policy administered through the Florida Department of Management Services. Please contact the Department of Environmental Health & Safety for additional information.

Reporting a Loss

If an accident occurs in a State Vehicle, a formal police report must be completed. Regardless of who is cited for the accident, do not accept responsibility for the accident on your behalf or that of the University. The employee operating the FSU vehicle must immediately notify his or her supervisor of the specifics related to the accident. The supervisor is required to contact the [EH&S Insurance & Claims Manager](#). A copy of the Driver's Information Exchange Report must be submitted to the [EH&S Insurance & Claims Manager](#) within 48 hours. A copy of the Police Report must be submitted to EH&S within 14 days following the accident by the driver of the vehicle. In addition, the supervisor must send the [EH&S Insurance & Claims Manager](#) via email, a written statement advising who was operating the vehicle and what the driver was doing at the time of the accident identifying how it was work related. All calls

received from any private parties regarding an automobile accident are to be directed to the [EH&S Insurance & Claims Manager](#). Please do not provide any form of a statement.

If you were involved in an accident and wish to file a claim against Florida State University, please complete the forms listed below and forward to the addresses listed below. In addition, a copy of the vehicle registration or title must also be provided. If the notice of the accident is not served to the Florida Department of Financial Services, it is not considered to be a claim for consideration of reimbursement for damages.

Forms

- [Automobile Accident Loss Report](#)
- [Automobile Liability Claimant Check List](#)
- [Lien Disclosure Statement](#)
- Vehicle Registration
- [Request for Taxpayer's Identification Number & Certification \(IRS W-9\)](#)

Risk Management Mailing Address:

Florida Department of Financial Services
Division of Risk Management
200 E. Gaines St.
Tallahassee, FL 32399-0338

Florida State University Department of Environmental Health & Safety Mailing Address:

Environmental Health & Safety
P.O. Box 3064481
Tallahassee, FL 32306-4481

Automobile Liability-Rental Vehicles

Environmental Health & Safety is not responsible for assisting with the use of rental cars. The information below is provided for assistance with any questions or concerns you may have concerning rental cars and insurance.

The State of Florida and Enterprise/National Car Rental has a contract whereby if vehicles are rented in the course and scope of employment, they will provide insurance to Florida State University. This provides protection to the University and your specific Department as insurance rates will not increase if you are involved in an accident in a rental vehicle.

All vehicle rentals must be set up using the FSU account number XZ55622. This provides damage protection to the rental vehicle. Should something happen such as a flat tire, running out of gas, or a dead battery or you are involved in an accident and the vehicle is inoperable, you will contact Enterprise/National roadside assistance at 1-800-307-6666.

If you have been involved in an automobile accident while operating the rental vehicle in the course and scope of employment, upon returning the vehicle to the branch office, notify them accordingly and they will complete a Damage Report for the accident. Once the report has been completed, the Rental Company will forward the report to the Damage Recovery Unit. The Damage Recovery Unit will contact the Account Manager to reach out to your employer to verify the rental was work related and that you were given authorization to rent the vehicle.

This usually takes up to three (3) weeks after the return of the rental vehicle. Once all information has been confirmed, the coverages included in the contract will be provided.

Please contact the Account Manager at 850-575-8884 or stateoffloridabrse@ehi.com for any questions or concerns regarding vehicle rentals or damages. Please have your rental agreement number available at the time of your call.

References

- Florida Statute 284
- Florida Statute 728.68