

RISK MANAGEMENT REVIEW

DAS Risk Management

STATE VEHICLE USE AND ACCESS

[OAR 125-155](#) sets standards for use, operation and access to state vehicles, including private vehicles in use for state business. Rules address:

- Minimum Driver Requirements
- Voluntary and Compulsory Driver Standards
- Verification of Driver Qualifications
- Authorization of Drivers
- Enforcement of Rules
- General Use of Vehicles
- Day Use
- Overnight and Full-Time Use
- Emergency Use
- Insurance and Collisions

Private Vehicles:

- When using a private vehicle on state business, private auto insurance is always the primary coverage.
- There is no state coverage for property damage (collision or comprehensive coverage) to the private vehicle.
- The state's liability coverage may apply. If there is an accident while using a private vehicle for state business, and the loss exceeds the private vehicle's auto insurance, the state's liability coverage may apply to amounts over the private vehicle's policy limits.
- Mileage reimbursement is the only amount that the state or its agencies shall pay to an employee for use of a private vehicle on state business. The state may not pay an employee for damage to his or her vehicle or for increased insurance rates due to an accident occurring while on state business.
 - The standard mileage rate may be used in lieu of keeping track of the actual expenses to operate a vehicle for business purposes. Actual expenses include such things as fuel and oil, insurance, depreciation, tires, repairs, tune-ups, and registration fees.
- Employees are referred to their own insurance agent for advice about appropriate coverage for their private vehicle.

State Owned Vehicles:

- State owned vehicles are currently self-insured. In the event of a total loss the self-insurance fund pays replacement value regardless of the age of the vehicle.

Rental Vehicles:

- Rental vehicles are insured through contractual agreements negotiated by the state procurement office.
- Employees are instructed to decline insurance because it is embedded in the rate.