

Traveling in a Personal Vehicle

Before using a personal vehicle for official state business, understand the rules, insurance requirements, and responsibilities outlined in Oregon's statutes, administrative rules, and agency policies. Knowing these guidelines helps drivers and agencies avoid violations and ensures safe, authorized vehicle use.

Risks to Agency and Employees

- Injury or death to the public or employees
- Damage to third-party property
- Personal liability for injuries or damages from a personal vehicle
- Personal liability for unauthorized vehicle use
- Increased agency risk charges or vehicle restrictions



Insurance Coverage

Personal Vehicle Coverage

Drivers must maintain liability insurance per [ORS 806.070–806.140](#) when using a personal vehicle for state business. Drivers must provide proof of adequate private insurance to their agency.

Workers' Compensation Coverage

Covers [employee injuries](#) during approved vehicle operation for state business.



Reporting a Vehicle Incident or Damage

Under Oregon Administrative Rules ([OAR 125-155](#)), drivers must **promptly report** all collisions or damage to their agency when using a vehicle for state business. Agencies review reports to:

- Identify causes of unsafe driving
- Ensure driver accountability
- Recommend prevention strategies

RiskWise



A Guide to Controlling Risk

Traveling in a Personal Vehicle

- Risks to Agency and Employees
- Insurance Coverage
- Reporting a Vehicle Incident or Damage
- How Vehicle Insurance Coverages Are Applied
- State Business vs. Personal Business Vehicle Use
- Personal Vehicle Mileage Reimbursement
- Additional Resources, Links and Information

How Insurance Coverages Are Applied

State Business — The driver’s personal vehicle insurance provides primary coverage for liability, damages, and injuries during authorized state business (OAR 125-155 and state/federal laws). State self-insurance may offer excess liability coverage, but not for damage to the personal vehicle.

Personal Business — Personal Business: State insurance does not cover incidents during personal use. Unauthorized use of a personal vehicle for non-state business may leave drivers personally liable for damages, injuries, or vehicle use costs. Drivers may also face discipline.

Personal Vehicle	Risk/Liability
On State Business	Driver is primary/ State may be secondary
On Personal Business	Driver is primary



State Business vs. Personal Business

State Business: Agency-directed activities, such as attending meetings, refueling for business trips, or purchasing supplies for state use.

Personal Business: Non-state activities, like picking up a friend, running errands, or delivering personal items.



Personal Vehicle Mileage Reimbursement

Drivers can claim mileage reimbursement for approved state business travel using the most direct route, as defined by the DAS Chief Finance Office [Oregon Accounting Manual](#), Chapter 40. Reimbursement excludes personal detours and subtracts normal commuting distance if travel starts from home. Per [ORS 292.250](#), the state does not cover vehicle damage, insurance deductibles, or increased rates from accidents. Reimbursement follows the federal [GSA rate](#) (full or reduced), covering fuel, maintenance, wear and tear, and insurance costs.

DAS RISK MANAGEMENT
www.oregon.gov/das/Risk/Pages/Index.aspx



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We commit to be KNOWLEDGEABLE, RESPECTFUL AND RESPONSIVE in business and interactions.

Additional Resources, Links and Information

DAS Risk Management Resources:

- [Vehicle Use and Access Tool Kit](#)
- [Vehicle Use and Access FAQ](#)
- [Vehicle Use and Access Workday Webinar/Training](#)

[<https://www.oregon.gov/das/Risk/Pages/PubsToolsRes.aspx>]

