

Automobile Accident/Loss Notice (RMA-001)

The Automobile Accident/Loss Notice (RMA-001) form is a remake of the standard Automobile Accord form previously used. The form should be used for every automobile accident or loss and submitted to the Risk Management Office. The R.M.O. will maintain records for all accidents.

The State of Hawaii, as a self-insured entity, conforms to the Hawaii Motor Vehicle Insurance Law.

Bodily Injury coverage applies to individuals who sustain accidental harm, other than the employee driver and meets the tort threshold of personal injury protection benefits equal or exceeding \$5,000.

Property Damage coverage applies to damage to property owned by others.

Personal Injury Protection Benefits for appropriate and reasonable treatment and expenses in arising from an automobile accident. However, employees in the course & scope of employment will utilize Workers' Compensation. All other eligible persons, such as a pedestrian or a non-employee passenger, would have this coverage.

The State of Hawaii does not carry any additional coverage, such as wage loss, death benefits, and uninsured motorist coverage or underinsured motorist coverage.

Coverage for physical damage to State owned or leased vehicles are not provided unless specifically designated for coverage. The department is charged a nominal fee for this coverage. The amount may change annually based upon the loss experience.

Automobiles covered by the Risk Management Program include:

1. All State owned vehicles
2. Leased, hired, rented, and other non-owned automobiles when authorized by the State and operated under the name of the State
3. Employee-owned automobiles while used in the course and scope of employment and in the name of the State will have excess liability over the employee's own personal automobile insurance policy. Physical damage to employee's own vehicle is not covered.

Authorized drivers include State employees; State legislator; member of State boards, commissions, or councils; volunteer; student driver; or any other authorized individual licensed to operate an automobile covered under this policy.

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Independent contractors are not covered. They must provide their own insurance.

The State does NOT cover employees' personal automobiles even if they are used for work. The employee's personal automobile insurance policy will be responsible for any accidents or loss. In the event of a serious accident, and if the employee's insurance policy cannot adequately cover a loss, the employee or the insurance carrier, must notify the Risk Management Office. The State does provide "excess liability" protection for the employee, as long as the employee was in the course and scope of employment.

All claims are reported directly to the R.M.O.

If the accident is minor, the CMS will request the claimant to secure two written estimates. The settlement will reflect the lower of the two estimates.

If the accident is serious or involves bodily injury, it must be reported within 24 hours to the R.M.O.