

STATE OF HAWAII
AUTOMOBILE LOSS NOTICE (FORM RMA-001)

The Automobile Loss Notice form (RMA-001) should be used to report every automobile accident or loss. Once the form is completed, submit it to the Risk Management Office (“R.M.O.”). If the accident is serious or involves bodily injury, it must be reported within 24 hours to the R.M.O. The R.M.O. will maintain records for all accidents involving the State.

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

Bodily Injury coverage applies to individuals, other than the State employee driver, who sustain accidental harm and reach the tort threshold (an injury where the person’s personal injury protection benefits equal or exceed \$5,000).

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

Personal Injury Protection (PIP) Benefits cover reasonable and appropriate medical treatment and expenses arising from an automobile accident. Employees who are injured in the course and scope of their employment receive Workers’ Compensation benefits instead. All other eligible persons, such as pedestrians or a non-employee passenger in a State vehicle, would have this coverage.

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

Coverage for physical damage to State owned or leased vehicles are not provided unless specifically designated for this coverage. The department is charged a nominal fee for this coverage; the amount charged may change annually based upon 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 the employee’s own vehicle is not covered.

Authorized drivers include State employees; State legislators; members of State boards, commissions or councils; State volunteers; student drivers; or any other authorized individual licensed to operate an automobile covered under this policy.

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 accident or loss. In the event of a serious accident, and if the employee's personal automobile insurance policy cannot adequately cover a loss, the employee or their 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 their employment when the accident occurred.

For minor property damage claims, the R.M.O. will ask the claimant to secure two written repair estimates. The settlement will be based on the lower of the two estimates.

When in doubt, contact the Risk Management Office at 808-586-0547 for instructions and/or advice.