

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 incident. Once the form is completed in its entirety, submit it to the Risk Management Office (RMO). If the accident is serious and/or involves bodily injury, it must be reported within 24 hours to the RMO. The RMO will maintain records for all incidents 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 non-State employees who sustain injury and reach the tort threshold of \$5,000 in reasonable and necessary medical, rehabilitative, and other essential costs.

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

Personal Injury Protection (PIP) Benefits cover non-State employees to include pedestrians and bicyclists reasonable and appropriate medical treatment and expenses arising from an automobile accident.

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 that is on the auto inventory.
2. Leased, hired, rented and other non-owned automobiles when authorized by the State and operated under the name of the State

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.

For the State's at-fault minor property damage claims, the RMO will ask the claimant to secure two written repair estimates or provide an itemized paid invoice. The settlement will be based on the lower of the two estimates.

If clarification is needed, contact the Risk Management Office at (808) 586-0547 for instructions and/or advice.