

Driving Scenario Guidelines

Event	Driver's Medical	Damage to Vehicle	Damage to Other Vehicle	Other Bodily Injury
Student** Drives his/her own vehicle	~ No-fault up to \$5*K ~ Student health insurance	~ Collision on student auto insurance ~ Third party auto insurance if at fault	~ Student Auto Insurance	~ No fault of injured party for medical bills ~ Student Auto Insurance ~ Owner of vehicle's insurance (if different)
Faculty/Staff drives their own vehicle	~ Worker's Compensation (primary): WC will take a lien on No-fault insurance coverage (second); Personal health insurance (third)	~ Faculty/Staff Auto Insurance	~ Faculty/Staff Auto Insurance	~ No fault for medical bills; for liability Faculty/Staff auto insurance is primary; \$ 17 POL secondary (excess)
Student** drives State owned vehicle	~ Worker's Comp, (if employee) ~ State no-fault coverage to \$5*K ~ Student's health insurance	~ SUNY campus or System pays for repairs, if the student driver is at fault.	~ State Self Insurance: ~ OGS notified and generally pays property damage	~ State Self Insurance: ~ OGS handles program with up to 25K in settlement authority - above this, suit filed in Ct. of Claims or NYS Supreme Court with \$17 coverage
Faculty/Staff driving State owned vehicle	~ Worker's Comp, (if employee) ~ State no-fault coverage to \$5*K ~ Personal health insurance	~ SUNY campus or System pays for repairs, if the SUNY driver is at fault.	~ State Self Insurance: ~ OGS notified and generally pays property damage	~ State Self Insurance - see above
Student** driving RF owned vehicle on RF business	~ Worker's Compensation ~ No-fault coverage on vehicle ~ Personal health insurance	~ RF Insurance	~ RF Insurance	~ RF Insurance
Faculty/Staff driving RF owned vehicle on RF business	~ Worker's Compensation ~ No-fault coverage on vehicle ~ Personal insurance	~ RF Insurance	~ RF Insurance	~ RF Insurance

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Student** driving rental car paid for with personal credit card	~ No fault under rental car insurance to \$25K ~ No fault under Personal Auto Insurance ~ Personal Health Insurance	~ Collision Damage Waiver (CDW) State agency (campus)	~ Rental car insurance ~ Personal Auto Insurance ~ \$ 17 excess or Ct of Claims if State is sued	~ Rental car insurance to \$25/5*K limit*; ~ Personal insurance, ~ \$ 17 excess
Faculty/staff driving rental car paid for with personal credit card	~ Worker's Compensation ~ Rental car no- fault insurance ~ No-fault under Personal Auto Insurance ~ Personal Health Insurance	~ CDW ~ State agency (or campus)	~ Rental car insurance ~ Personal Auto Insurance ~ \$ 1 7 excess or Ct. of Claims if State is sued	~ Rental car insurance to \$25/5*K limit* is primary; ~ Personal insurance and ~ \$ 17 excess/or Ct. of Claims
Student** driving rental car paid for directly with state funds via corporate credit card*** or purchase order	~ Worker's Comp (if employee) ~ Rental car no- fault insurance ~ Corporate Card provides Accident Insurance ~ Personal Health Insurance	~ Rental car insurance ~ Citibank Visa Card Insurance covers CDW ~ Personal Auto Insurance ~ Agency/campus	~ Rental car insurance ~ Personal Insurance ~ \$ 1 7 excess or Ct. of Claims if State is sued	~ Rental car insurance to \$25/5*K limit*, then ~ Personal insurance, then ~ \$ 1 7 excess or Ct. of Claims if State is sued
Faculty/Staff driving rental car paid for directly with state funds via corporate credit card*** or purchase order	~ Workers Compensation ~ Rental car no- fault insurance ~ Personal Health Insurance	~ Enterprise: purchase CDW or ~ Citibank Visa if used provides CDW ~ Other credit cards - purchase damage waiver protection (see above for order)	~ Rental car insurance ~ Personal Auto Insurance ~ \$ 1 7 excess or Ct. of Claims	~ Rental car insurance to \$25/5*K limit*, then ~ Personal insurance, then ~ \$ 1 7 excess or Ct. of Claims if State is sued
Hired bus/coach	~ Bus Co. insurance or File suit ag. Transport ~ Personal Health Insurance	~ Bus company's insurance	~ Bus company's insurance	~ Bus company's insurance

Note: In all instances (unless noted otherwise) it is assumed that the activity (while driving) is for the purpose of official state business.

- ~ In New York State
- ~ In any instances where a student is driving, it is assumed that the student is an employee or a volunteer for SUNY
- ~ NYS has a contract with Citibank Visa for corporate travel credit cards. The State contract provides the insurance coverage which accompanies the use of the credit card on official travel and includes CDW, baggage insurance and travel accident insurance up to \$350,000 per incident which covers injuries to the driver and rental car passengers.