

Insuring of State-Owned Vehicles

The State self-insurance program administered by the Department of Administrative Services (DOAS) provides optional physical damage including, collision and comprehensive (e.g., fire, theft, vandalism, windstorm, etc.) coverage.

All vehicles assigned to the Institute must be insured by the departments for physical damage coverage. DOAS will provide this coverage through the state self-insurance program at a rate of \$1.00 per \$100 of vehicle cost/market value, subject to a \$25 minimum premium, per vehicle.

*Low speed vehicles (LSVs) and carts licensed for public road use are covered under the DOAS-Automobile Physical Damage Agreement.

Policy Terms:

Vehicle

Unless otherwise defined, a vehicle (including LSV) is considered a car, van, wagon, truck, motorcycle, or trailer for use on roads and highways and equipped with a license plate or tag.

Procedures:

1. Upon being procured either through purchase, manufacture, transfer from another state agency or donation, the department director shall cause the vehicle to be registered through Capital Assets Accounting and physically brought to Georgia Tech Fleet Management for inspection, application of appropriate identifying numerals and logos, and maintenance scheduling.
2. Ga Tech Fleet Management shall contact DOAS Fleet Management before releasing the vehicle and communicate pertinent data for insurance purposes. The data shall consist of:
 1. The four-digit state vehicle number assigned by GA Tech.
 2. Make, Model and Vehicle Identification Number.
 3. Year of manufacture.
 4. Type of vehicle (sedan, station wagon, etc.)
 5. Cost/value of the vehicle
 6. Indicate whether physical damage (APD) coverage shall be added to the vehicle.

LINK to Ga Tech Policy Library. <https://policylibrary.gatech.edu/campus-use-facilities/insurance-and-claims-management>

