**Attachment**

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| --- | --- | --- | --- | --- |
| **Event** | **Driver’s Medical** | **Damage to Vehicle** | **Damage to Other Vehicle** | **Other Bodily Injury** |
| Faculty/Staff Drive 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)
 |
| Faculty/Staff Driving State Owned Vehicle | * Workers compensation (primary)
* State no-fault up to $50K
* 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 for property damage
 | * State Self Insurance – see above
 |
| Faculty/staff driving rental car paid for with personal credit card | * Worker’s Comp.
* Rental car no-fault insurance
* No-fault under Personal Auto Ins.
* Personal health insurance
 | * CDW
* State agency (or campus)
 | * Rental car insurance
* Personal auto insurance
* §17 excess or Ct. of Claims if State is sued
 | * Rental car insurance to $25/50K limit\* is primary;
* Personal insurance and
* §17 excess/or Ct. of Claims
 |
| Faculty/staff driving rental car paid for directly with state funds – via corporate card or purchase order | * Workers compensation
* Rental car No fault coverage
* Personal Health Insurance
 | Enterprise: purchase CDW orCitibank Visa if used provides CDWOther credit cards – purchase damage waiver protection (see above for order) | * Rental car insurance
* Personal Auto Insurance
* §17 excess or Ct. of Claims
 | * Rental Car insurance to 25/50K limit\*
* Personal Insurance,
* §17 excess
 |