

STATE OF WEST VIRGINIA
DEPARTMENT OF ADMINISTRATION
BOARD OF RISK AND INSURANCE MANAGEMENT



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STATE OF WEST VIRGINIA AUTO INSURANCE

This document is intended to summarize how different types of vehicles are addressed by the State's automobile insurance coverage.

State Owned or Leased Vehicles

BRIM auto policy provides primary coverage for liability and physical damage claims. The agency is responsible for paying the first \$1,000 of any claim for physical damage to an insured vehicle caused by a collision or comprehensive cause of loss.

Rental Vehicles Paid For by the State and Being Used in the Course and Scope of State Business

BRIM auto policy provides primary coverage for liability and physical damage claims. The agency is responsible for paying the first \$1,000 of any claim for physical damage to an insured vehicle caused by a collision or comprehensive cause of loss.

Personal Autos Used in the Course and Scope of State Business

The vehicle owner's personal insurance coverage is primary for liability insurance coverage. BRIM will provide \$1,000,000 excess liability coverage for additional protection to the State employee using his or her own vehicle in the course of State business. Being excess, BRIM's coverage will come into play after the vehicle owner's coverage is exhausted.

BRIM DOES NOT PROVIDE COVERAGE THAT WILL PAY FOR DAMAGE TO A PERSONAL AUTO REGARDLESS OF THE CAUSE. FURTHER, BRIM WILL NOT PAY THE OWNER'S PHYSICAL DAMAGE DEDUCTIBLE.

Although State agencies are responsible for the \$1,000 deductible for damage to a State owned or leased vehicle, it is an individual agency decision whether the affected agency will pay, or is obligated to pay the employee's deductible when a personal auto is damaged while it is being used on State business.

Employees should contact their personal vehicle insurer to discuss the coverage available to them when using their personal vehicle on State business.

Collision Damage Waivers (CDW), or other additional insurance coverages, are not required when renting a vehicle to be used on State business. If, however, CDW has been purchased or is provided, the benefit to the State agency is that the State agency will not be required to pay the \$1,000 deductible if the rental vehicle is damaged.