



Risk Matters 2016 Vehicle Reminders

USE OF RENTAL VEHICLES

We recommend the purchase of liability, comprehensive and collision insurance coverage for all rented “autos” from the vendor for all out of state and in state travel. Contact DFA-OSP for information on the State of Arkansas Rental Vehicle contract at (501)324-9316. This contract includes full insurance in the daily rate.

USE OF PERSONAL VEHICLES

It is the responsibility of the employee to contact their insurance agent to confirm if “business use” coverage is required if your employees use personal vehicles on state business. The employee’s personal auto coverage is primary. The State vehicle policy does not provide physical damage coverage for personal vehicles.

DRIVER IMPROVEMENT TRAINING

For All State Agencies Participating in the Arkansas Multi-Agency Insurance Trust Fund

The Risk Management Division offers the AAA Driver Improvement Program at no cost for your agency’s approved drivers.

Call the Risk Management Division at 501-371-2690, about a flexible course schedule for your agency. The AAA Driver Improvement Program is presented at your location.

VEHICLE SAFETY PROGRAM

For All State Agencies Participating in the Arkansas Multi-Agency Insurance Trust Fund

Participation in the Vehicle Safety Program is mandatory for all agencies purchasing vehicle insurance on the State Master Vehicle Insurance Program. Failure to participate will result in cancellation of your auto insurance coverage. All drivers must be entered.

VEHICLE INSURANCE POLICY CHANGES

Many of you have expressed concerns about out of state travel where your Sovereign Immunity likely will not apply. To alleviate some of your concerns, on 7/01/2015, [the out of state liability limit increased to \\$5 million for all state agencies purchasing their vehicle insurance through AMAIT. This increase did not change your rate.](#)

Should you need additional information please contact the Risk Management Division at (501) 371-2690.