

## Driver Liability Chart

Event	Driver's Medical	Damage to Vehicle	Damage to Other Vehicle	Other Bodily Injury
Student** drives his/her own vehicle	- No-fault up to \$50K -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 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)
Student** drives State owned vehicle	-Worker's Compensation (if employee) -State no-fault coverage to \$50K -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 Court of Claims or NYS Supreme Court with \$17 coverage
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
Student** driving RF owned vehicle on RF business	-Worker's Compensation -No-fault coverage on vehicle -Personal insurance	-RF insurance	-RF insurance	-RF insurance
Faculty/Staff driving RF owned vehicle on RF business	-Workers Compensation -No-fault on vehicle -Personal insurance	-RF insurance	-RF insurance	-RF insurance
Student** driving rental car paid for with personal credit card	-No-fault under rental car insurance up 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 Court of Claims if State sued	-Rental car insurance to \$25/50K 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 (for campus)	-Rental car insurance -Personal auto insurance - \$17 excess or Court of Claims if State sued	-Rental car insurance to \$25/50K limit* is primary; -Personal insurance and - \$17 excess/or Court of Claims
Student** driving rental car paid for directly with state funds via corporate credit card*** or purchase order	-Worker's Compensation (if employee) -Rental car no-fault -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 - \$17 excess or Court of Claims if State sued	-Rental car insurance to \$25/50K limit*, then personal insurance, then \$17 excess/or Court of Claims
Faculty/staff driving rental car paid for directly with state funds via corporate card*** or purchase order	-Worker's Compensation -Rental car no- fault coverage -Personal health insurance	Enterprise: purchase CDW or Citibank Visa if used provides CDW Other credit cards - purchase damage waiver protection	-Rental car insurance -Personal auto insurance - \$17 excess or Court of Claims	-Rental car insurance to \$25/50K limit* -Personal insurance, - \$17 excess
Hired bus/coach	-Bus Co. insurance or file suit vs. transport company; -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 that 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 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 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.