

Wise Words

State of Alabama · Department of Finance · Division of Risk Management

ISSUE 3 · SEPTEMBER 2010



this issue

ST Auto Insurance Program P.1-2
Auto Claims Tips P.2
Need to Know ... First Aid P.3
State EAP P.3
SEICTF Overview P.4

AUTO PHYSICAL DAMAGE

Auto physical damage coverage is optional for State agencies and provides different coverage than the auto liability program.

The specific coverages are comprehensive (fire, theft, wind, glass breakage, etc.) coverage with a \$250 deductible per occurrence and collision coverage with a \$500 deductible per occurrence, both regardless of fault.

MEDICAL PAYMENTS

Medical payments are incidental payments made for injuries sustained by a non-state employee who is a guest passenger in a State vehicle or Class I vehicle. Payments are made regardless of fault in the accident. These payments are offered as an inducement to prevent unnecessary litigation. Medical costs for State employees are handled through the employee medical plan or any workers compensation type programs that a department may have in effect.

State of Alabama Auto Liability Program

The State's auto liability program is designed to provide liability protection for State employees while operating State vehicles or personal vehicles in the line and scope of their job duties while on official business. All State employees are covered under the program with the exception of educational institutions and boards and employees of the Alabama State Docks. The statute excludes local educational institutions while the Program Guidelines exclude Alabama State Docks.

Coverage provided is a \$1,000,000 combined single limit for both bodily injury and property damage per accident regardless of the number of covered employees involved, number of injured parties or extent of property damage.

Wise Words

is a publication of the
Department of Finance, Division
of Risk Management for the State
of Alabama.



Acting Director of Finance

Bill Newton

Risk Manager

Ben M. Spillers

We greatly appreciate the contribution of the following individuals to this issue:

Ben M. Spillers
Kim Huggins
Marilyn Tucker
Heather Whorton
Carol Singletary
Dan Burgess
Bob Smith
Jerry Carpenter

Wise Words
777 South Lawrence St
Montgomery, AL 36130-3250

334-223-6120 Office
334-223-6154 Fax

Email: riskinfo@finance.alabama.gov

Website: www.riskmgmt.alabama.gov

If you want to receive this publication via email, please send your request to: edward.morgan@finance.alabama.gov

Who is actually covered?

Make sure you know what vehicles and State employees are covered under the auto liability program.

State-Owned Vehicles. Coverage applies to covered employees for the use of State-owned automobiles whether or not the autos are furnished for regular use. Incidental use by covered employees is included. Automobiles include private passenger as well as commercial and bus types. Mobile equipment use is excluded, but is covered by the General Liability Trust Fund. Automobiles rented and leased to the State are included.

Vehicles Not State-Owned. Covered employees are protected while using “non-owned” automobiles. The reduced premium charge for these vehicles requires that there will be private insurance or self-insurance available in compliance with the Alabama financial responsibility statute. Employee Auto Liability coverage is excess of other available insurance.

Rental Cars. Covered employees are protected while using rental cars on state business in the line and scope of employment.

Class I Drivers. State employees who use their own cars predominantly on State business in the line and scope of employment are known as Class I Drivers.



Reporting Auto Liability Claims

Our office provides State auto claim kits upon request. Each State vehicle should have a claim kit in its glove compartment box. The contents of the claim kit include:

Envelope – offers basic steps for the driver to follow in case of an accident and includes a summary of the Alabama Motor Vehicle Safety Responsibility Act.

Brochure – provides room for the driver to record information which later will be needed to report the claim to our office.

Decal – designed to be placed directly on the dash of the vehicle for quick reference for the driver. The decal repeats important instructions for the driver in the event of an accident.

Automobile Loss Notice – this form should be completed by the driver and fleet coordinator as soon as possible following an accident. You also have the option of reporting your claim on our website (www.riskmgmt.alabama.gov). In the event of a serious accident, we prefer that you call us first.

Please report the following types of accident immediately:

- Any automobile accident in which a State employee is the driver of one or more of the vehicles.
- Any automobile accident involving damage to the State vehicle if your agency has purchased physical damage coverage.

For more information or requests for claim kits, please contact our claims department at 334-223-6120.



First-Aid... what you really need to know

First aid training helps save lives! It is that simple.

On the job, in your home, or in the community, knowing first aid allows you to help someone who is injured or suddenly ill until help arrives or they are able to see a health care provider.

The goals of first aid include:

- Keeping the victim alive;
- Preventing the victim's condition from getting worse;
- Helping promote recovery from the injury or illness;
- Ensuring the victim receives medical care.

Be Prepared

Know what to do and be ready. A first aid situation can occur anytime and anywhere.

Think of yourself as a first aider who is always ready to step in and help. Other bystanders at the scene may feel helpless, but you should feel confident that you can assist the victim. Know where the first aid kits are in your workplace. Be sure they are well-stocked with the right supplies.

Keep emergency phone numbers, such as EMS, the Poison Control Center, and other agencies handy.

Know whether your community uses 911 or a different emergency telephone number. A cell phone is also helpful in most emergencies.

Preventing Emergencies

Most injuries, and some sudden illnesses, can be prevented. Follow these general guidelines:

- In the workplace, always follow safety procedures. If you have received safety training, use it. It takes only one lapse from a safety procedure to lose a life.
- In your home, take the necessary steps to prevent fires, accidental poisonings, and other injuries. Look for hazards and correct them.

Your First Aid Kit

Keep a well-stocked first aid kit in your home and vehicle, and know where one is kept at work. Take one with you on activities such as camping and boating.

Make sure your first aid kit includes all necessary items. Note that you may not use all items in a kit just because they are there. For example, first aiders do not give medications such as analgesics like aspirin or acetaminophen. However, some adult victims may choose to give themselves such medications.

Coping With a Traumatic Event

Emergencies are stressful, especially when the victim does not survive. To help cope with the effects of a traumatic event, talk to others: family members, coworkers, local emergency re-sponders, or your family health care provider (without breaching confidentiality of the victim).

- Remind yourself your reaction is normal.
- Do not be afraid to ask for professional help. The State Employee Assistance Program may provide such help.

State Employee Assistance Program

The State of Alabama Employee Assistance Program (SEAP) is a professional service which provides confidential assessment, referral, short-term counseling and community resources to employees for life transition, stress, and behavioral health problems including substance abuse. BHS ensures a face-to-face assessment and an individualized treatment plan on every case.

Any agency not currently participating can enroll by notifying, in writing, the State EAP Director at the Division of Risk Management. Please include the name, duty title, official mailing address, phone number and email address of the person that will serve as the EAP representative/coordinator.

For additional information about the State's Employee Assistance program, visit our website at:

<http://www.riskmgt.alabama.gov/RM/EmployeeAssist.aspx>

Wise Words

777 S. Lawrence Street

Montgomery, Alabama 36130-3250



SEICTF Overview

SEICTF (State Employee Injury Compensation Trust Fund) is a work injury benefit program which delivers compensation and medical benefits in the event of an on-the-job injury.

All work-related accidents should be immediately reported to SEICTF by submitting an Employer's First Report of Injury form. Upon receipt, a claim is established so that SEICTF can begin processing benefits available to the injured worker. They can expect friendly and knowledgeable Claims and Nursing staff to guide them to authorized physicians, assist them in coordinating early return to work, and pay their authorized wage replacement and medical expenses. Additionally, SEICTF provides vocational benefits when an injured worker is unable to return to their job after a work-related injury.

Please visit our website at www.riskmgt.alabama.gov for more information regarding the SEICTF program, and contact us at 1-800-388-3406 to discuss claims which have been previously reported.