**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 or  Citibank Visa if used provides CDW  Other 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 |