

**State of Delaware
Fleet Services**

OPERATING POLICIES AND PROCEDURES

CATEGORY: VEHICLE OPERATION	DATE ISSUED: 1-01-94 REVISED:	EFFECTIVE DATE 1-01-94	POLICY NO: VO-4
TITLE: INSURANCE COVERAGE			PAGE 1 OF 1

All Fleet Services vehicles are insured under a program of self-insurance in accordance with [Title 21, Delaware Code, §2904](#). All reports should be forwarded to Fleet Services and to the Director of the Insurance Coverage Office.

In the event of an accident, the driver's Department/Agency is responsible for the \$500 deductible. If, at a later date, the Insurance Coverage Office is successful in recovering the vehicle repair costs, the Department/Agency shall be reimbursed.

The State will not provide coverage for vehicle repair to an authorized driver's personal vehicle used for State business.

All questions concerning insurance coverage should be addressed to the State Risk Manager at 739-3651.