

## **FAQ – Underwriting**

### **Are volunteers covered under workers compensation?**

Authorized volunteers at any state agency are provided coverage for medical benefits only, if they are injured within the course and scope of their duties as assigned by the state agency. Since they are not receiving compensation, they would not qualify for the weekly wage portion of the benefits. Documentation of a volunteer's personal information, duties while at the state agency, and name of state employee who is supervising them should be documented.

### **Does state insurance cover personal vehicles?**

Automobile insurance through ORM would not be the primary coverage on personal vehicles. ORM provides excess liability coverage over the limits carried on the state employee's personal vehicle, only while the vehicle is being used on State business. ORM also provides up to \$1,000 deductible reimbursement on collision losses when the state employee's personal vehicle is being used on State business. See [Insurance Information Notice 2019-3](#).

### **Can a non-state employee ride in a state vehicle?**

The State Travel Regulations PPM 49 establishes the rules for non-State employees riding in or driving State vehicles. <https://www.doa.la.gov/doa/ost/ppm-49-travel-guide/>

### **Insurance coverage on courtesy vehicles**

When an automobile dealership provides a vehicle to a State agency, or often a State employee, to use at no charge, ORM refers to these as 'courtesy vehicles'. If the vehicle is used strictly for State business, then ORM can provide complete insurance coverage on the vehicle for the term that it is in the State agency's possession. If the vehicle is given to a specific employee to use at his or her discretion (business use as well as personal use), then it is the responsibility of the individual employee to retain insurance coverage on that vehicle just as if it were a personal vehicle. The employee should notify his/her automobile insurance carrier that the vehicle is being used for business. ORM would then provide excess liability coverage over and above those primary limits when the vehicle has an accident on State business only.

### **Proof of auto insurance for state vehicles**

Proof of insurance for state vehicles can be found at <https://www.doa.la.gov/doa/orm/> at the bottom of the page under Quick Links. This should be placed in each state vehicle at the beginning of each fiscal year. ORM puts the new letter out on the website in June.

### **What is the process for requesting certificates of insurance?**

The Underwriting unit at ORM processes requests for certificates of insurance. The request must be made in writing and can be mailed, emailed, or faxed. Although the information needed can vary widely, please include at least the following info in your request:

- Your complete agency name and address
- The complete name and address of the company who is requesting proof of insurance from you
- A copy of the contract / paperwork from this company
- Dates of the event or the term of use, if applicable
- Agency contact person's name and telephone number/email address
- ORM will contact you if we do not have the right or enough information to process your request. Certificate requests generally can be completed within 5 business days. The electronic document will be emailed back to the State agency.

Property and liability certificates of insurance are NOT renewed automatically at the beginning of a new fiscal year. You must request (in writing) to have the certificates renewed. The most efficient way to do this is to mail, fax or email a copy of the previous certificate with the word "Renew" written on it. Please make sure to review the expired document for any needed address or name changes.

Property Certificate Requests can be emailed to David Barron at [david.barron@la.gov](mailto:david.barron@la.gov).

Liability certificates can be emailed to Christine Ammons at [christine.ammons2@la.gov](mailto:christine.ammons2@la.gov).

### **How does insurance coverage apply to student interns?**

Please refer to [Insurance Information Notice 2017-1](#). Students interning as part of their course curriculum are not provided coverage under the State's Workers Compensation policy for their

own bodily injuries, but will be provided general liability and/or medical malpractice liability if they cause injury or property damage to someone else. Any special contracts or situations that may seem out of the ordinary should be reviewed by ORM. Please email those to Allison Schailer at [Allison.schailer@la.gov](mailto:Allison.schailer@la.gov).

### **How do I report new buildings and/or contents?**

Procedures for adding new building structures and/or movable property can be found in the [property section](#) of the Exposure Reporting Manual <https://www.doa.la.gov/doa/orm/underwriting/>. The UND-1, UND-2 and UND-4 forms can be found here: <https://www.doa.la.gov/doa/orm/forms/>

### **Which state employees are provided bond coverage?**

All State employees are automatically provided bond coverage upon hire, whether or not their specific position handles money, and if they have never committed any dishonest acts. Bond coverage will not apply to the employee who, in the past, has been involved in dishonest acts involving money or property, whether on or off the job. ORM Underwriting Unit can assist the agency in analyzing special cases.

### **What is the difference between bond coverage and crime coverage?**

Bond coverage applies to thefts and fraudulent acts made by State employees against their agencies. Crime coverage applies when a third-party enters a property by force and steals money or property.

### **How to report mailing address changes - Key contact forms**

Approximately every other year, ORM will send a contact name request form to each agency. These names are then entered into a database to be used for contacting an agency by telephone or email when necessary and mailing insurance invoices, special claims reports, etc. It is important that the names ORM has on file are current. If your agency's address changes or a key person leaves the agency, it is your responsibility to contact us to provide the new information. Please complete the Key Contacts form which can be found at <https://www.doa.la.gov/doa/orm/forms/> under Key Contact Information Forms.

**How do I know what insurance provisions are acceptable in agency contracts?**

The Underwriting unit can review contract language and make recommendations regarding the language. We have published a manual to assist agency personnel in reviewing and drafting insurance requirements in their contracts. This manual can be found at:

<https://www.doa.la.gov/dao/orm/underwriting/>. If you have specific questions, please contact Mark Joseph at [mark.joseph@la.gov](mailto:mark.joseph@la.gov) or Kristy Breaux at [Kristy.breaux@la.gov](mailto:Kristy.breaux@la.gov).