

**Automobile Insurance Coverage Matrix for Vehicles used by  
Georgia Tech Employees to Conduct Institute Business  
( Effective 11/7/2017)**

<b>Vehicle Source</b>	<b>Coverage for Physical Damage to Vehicle</b>	<b>Coverage for Bodily Injury/ Property Damage to Other Party</b>	<b>What to do in an Accident?</b>
<b>Institute Vehicle</b> - for travel in any state in U.S.A.	DOAS Automobile Physical Damage Agreement/ or Dept. Self-Insured	DOAS State Tort Claims Policy**	Call Toll Free <b>1-877-656-7475</b> 24 hrs a day/7 days a week.
<b>Rental Vehicle</b> - for travel originating in Georgia - <b>Statewide Contract</b>	<b>Hertz and Enterprise</b> include CDW/LDW* in rental rate	DOAS State Tort Claims Policy**	Call Toll Free <b>1-877-656-7475</b> 24 hrs a day/7 days a week.
<b>Rental Vehicle</b> - for travel originating in All Other States - <b>Statewide Contract</b>	<b>Hertz</b> includes CDW/LDW* in rental rate	DOAS State Tort Claims Policy**	Call Toll Free <b>1-877-656-7475</b> 24 hrs a day/7 days a week.
<b>Rental Vehicle</b> - Outside Statewide Contract in any state in U.S.A.	<b>Need to purchase CDW/LDW* from rental company</b>	DOAS State Tort Claims Policy**	Call Toll Free <b>1-877-656-7475</b> 24 hrs a day/7 days a week.
<b>Rental Vehicle</b> -for travel outside of the U.S.A.	<b>Need to purchase CDW/LDW* from rental company</b>	<b>Need to purchase liability coverage from rental company</b>	Call Georgia Tech Insurance & Claims Mgt. <b>1-404-894-3483</b> <b>or 1-404-894-8296</b>
<b>Personal Vehicle</b> - for travel in any state in U.S.A.	<b>Need to look to own personal auto insurance policy</b>	DOAS State Tort Claims Policy**	Call Toll Free <b>1-877-656-7475</b> 24 hrs a day/7 days a week.

\*Collision Damage Waiver/Loss Damage Waiver

\*\*Subject to the provisions contained in the Georgia Tort Claims Act (O.C.G.A. 50-21-20 et. seq.)