



Traveling Out of State

One of the more common questions we are asked here at the Division of Risk Management is about traveling out of the state of Utah in a Risk insured vehicle. Does Risk cover my agency vehicle if I travel out of state? What are the risks? Are there other options? What does Risk Management recommend we do?



Traveling Out of State Recommendations

Certain school districts and state agencies are sometimes required to briefly travel out of state. These trips are generally because of highways that travel out of the state in order to access other parts of Utah. There is coverage for these trips. The purpose of this article is for those that only occasionally travel out of state for business purposes or for a school activity. We also cover agency/school vehicles that travel out of state on these occasional business trips. However, there is an increased risk in using state vehicles. **The main concern with these trips is that government immunity tort caps are not enforceable outside of the state of Utah.** This means that if found liable, a claimant could sue you for any amount of money. So, here are some tips to help reduce or transfer the risk of traveling out of the state of Utah. If a bus is needed for the trip, we highly recommend that a bus be chartered with a charter company. Buses are the safest form of transportation for students. Chartering a bus completely transfers the risk. Applicable insurance should be verified. For other vehicles, out of state travel is recommended by using Enterprise Rent-a-Car through the State Travel office. The State has a cooperative contract that provides a \$1M primary layer of liability insurance for vehicles rented by our insureds for entity business. Consequently, Risk is secondary as to liability on claims arising out of that rental vehicle use in the course and scope of employment. Again, this is important because the Utah State Tort caps do NOT apply to claims that occur outside the state. This extra layer of protection benefits you and all Risk Fund participants. When a bus is not feasible for student trips, SUVs with the appropriate number of seatbelts are recommended. For students, large capacity passenger vans should NOT be used. Please see the Large Capacity Passenger Van Protocols also attached to this email. Rent vehicles through State Travel at <https://fleet.utah.gov/state-travel-a/> or call 800-367-3230. Also, drivers need to take and pass Risk's defensive driver course within the last 2 years- <https://risk.utah.gov/risk-training/>

Lastly, Fleet has a [rule](#) that if an employee is going to drive a state-owned vehicle out of state, the trip must be approved by the director of the employing department and division director.