



Division of Risk Management

Out of State Travel

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?

Recommendations

Certain school districts and state agencies are sometimes required to 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. We also cover agency/school vehicles that travel out of state on occasional business trips or for sporting events. Regardless of coverage, though, there is an increased risk in using state vehicles outside of state boundaries you need to be aware of. 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 instead of statutorily determined maximums. Because the risk can be so great, we've compiled some tips to help reduce or transfer the risk of traveling out of the state of Utah.



First and foremost, if a bus is needed for the trip, we highly recommend that a bus be chartered with a charter company through State Travel. Buses are the safest form of transportation for students and, in many instances, are the only legal option available to you. Chartering a bus completely transfers the risk but the applicable insurance should be verified with the charter company before departing.

If another vehicle type is needed, 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. Consequently, Risk is able to act as secondary coverage on any 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 an acceptable option. 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://finance.utah.gov/state-travel-a-2/> or call 800-367-3230.

Finally, drivers need to take and pass Risk's defensive driver course within the last 2 years which can be found [Here](#). If they are not up to date on this course, a higher deductible would apply. Similarly, if State Travel is bypassed, a higher deductible could apply in the case a loss were to arise. Finally, 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.

The information, suggestions, and recommendations herein are for general informational purposes only and should be used to inform your agency when making decisions. This document is not admissible as evidence in a court proceeding under U.C.A. 63a-4-206. Updated March 2025