



## **MOTOR VEHICLE LIABILITY SELF-INSURANCE PROGRAM**

The Office of Risk and Insurance Management (ORIM) administers the State Motor Vehicle Liability Self-Insurance Program (VELSIP), which provides unlimited self-insured liability coverage for the state, agencies, and employees who operate covered self-propelled land vehicles on state business (California Vehicle Code Sections 17000 and 17001).

The VELSIP provides excess liability coverage for state employees on state business while driving non-state vehicles, **but only after the vehicle owner's liability policy limits have been paid.** The VELSIP does not provide coverage for injury to state employees nor for damage to state vehicles.

Employee injuries are handled through Workers' Compensation coverage. Damage to state vehicles are handled through the budget of the owning state agency.