

04-37

The Secretary of State presents his compliments to Their Excellencies and Messieurs and Mesdames the Chiefs of Mission and wishes to inform them of insurance requirements relating to the short-term (not to exceed 30 days) operation of rental motor vehicles in the United States, by mission members and their dependents.

Prior to the operation of a rental vehicle, members of the missions and their dependents who have driver licenses issued by the Department of State, must have liability coverage equal to the Department's mandated levels for car registration. The amount will be \$100,000/\$300,000/\$100,000 split limits or \$300,000 combined single limit.

Members who have registered vehicles with the Department of State, may, already possess liability coverage through their existing policies that would cover operation of a rental vehicle. Nonetheless, members should ensure that a current liability policy would be available to satisfy any valid claims in the event of an accident involving a vehicle they have rented.

Members and dependents who do not have a vehicle registered with the Department of State, and do not have the mandated level of liability insurance are required to obtain such coverage prior to the operation of a rental vehicle. If the Embassy can ensure that a mission member or dependent would be covered while operating a rental vehicle under a current liability policy for mission-owned and registered vehicles, the individual member or dependent is not required to obtain duplicate insurance.

Failure to comply with these requirements could lead the Department of State to take serious action against a mission member's privilege to operate a motor vehicle in the United States. Further, in any case involving an accident or injury, the Department of State would intend to request an appropriate waiver of immunity if valid claims are not satisfied.

Department of State,

Washington, February 24, 2004

