



Policy - Automobile Insurance

Full time employees eligible for additional automobile insurance assistance are the following:

- 1) Employees whose category maximum is 100 percent or more of the Remuneration Factor, excluding educational personnel K-16.
- 2) Conference assistant treasurers.
- 3) Conference assistant and associate departmental directors.
- 4) Ordained and un-ordained ministers.
- 5) Bible instructors.
- 6) Senior academy principals.

Educational Personnel K-16 – Employees whose jobs require less frequent use of their automobile are not eligible for automobile insurance assistance. Nevertheless, for their protection and the denomination's protection when their automobile is used in the course of employment, it is recommended that they maintain the same minimum level of bodily injury liability protection as required for employees receiving automobile insurance assistance.

Deductible – Assistance may be granted on annual automobile insurance expense that exceeds 16.5 percent of the current monthly Remuneration Factor (rounded to the nearest dollar). Proof of payment and minimum insurance limits are required (see below). Assistance is granted for up to two vehicles.

1. The assistance shall be based on the cost of automobile insurance coverage on standard type automobiles as listed below:



*Bodily Injury Liability	\$250,000/\$500,000
*Property Damage Liability	\$50,000
Medical Payments	\$5,000
Collision	\$500 deductible
Comprehensive	\$100 deductible
Uninsured Motorist	\$Statutory Requirements

*Optional \$300,000 single limit policy is acceptable.

At times an insurance agent will counsel the employee to carry coverages other than those above. Only coverages as listed will be accepted.

In the event an employee mentioned above has a claim, the first \$50 of the collision or comprehensive deductible will be paid by the employee and the remainder of the deductible will be paid by the Potomac Conference Corporation.

In case of an accident with the second automobile, the conference shares the cost of the deductibles for collision and comprehensive on the same basis as the first automobile.

If the driver of the automobile is unlicensed or a teenager who is not of the employee's family, the entire deductible is the responsibility of the employee.

All vehicles **(up to two)** owned by the employee must carry the liability limits as listed above.

2. The amount of the assistance shall be determined by applying the appropriate factor to the one auto premium or the average of the premium for two autos owned by the employee; excessive premiums over those typical of standard type cars shall not be considered.

Insurance Company		
Driving Record	Allowance Factor	
Surcharge Points	One-Auto Owner	Multi-Auto Owner
0 to 2	100%	160%
3	90%	144%
4 or more	75%	120%

The driving record surcharge points are defined as those points the insurance company applies to increase the premium because of the driving and/or accident record of the drivers of the employee's automobiles. Automobiles are defined as autos and do not include motorcycles, recreational vehicles, etc.

An unmarried denominational employee, if eligible, shall receive assistance on one automobile only. Married denominational employees, where both spouses are eligible for additional insurance, shall each receive assistance on one automobile only.

POLICY IMPLEMENTATION

The employee arranges for and pays for the insurance directly with the insurance agent. The form supplied by the Potomac Conference treasury is to be filled in completely and signed by the insurance agent before requesting reimbursement each time a premium is due. The completed insurance form should be sent to the conference treasurer's office with the employee's monthly report for reimbursement. Reimbursement will be made on premiums reported within two years of the current date.