

FLORIDA CONFERENCE OF SEVENTH-DAY ADVENTISTS

Policy Statement

SUBJECT

**AUTOMOBILE INSURANCE
LIMITS AND ASSISTANCE**

POLICY NUMBER

5010

EFFECTIVE DATE

01/01/2016

REVISION DATE

1. All Conference employees are urged to carry automobile insurance with the following types of coverages and limits:

Liability	\$250,000/500,000
Uninsured Motorist per vehicle	\$100,000/300,000
Property Damage	\$50,000
Personal Injury Protection	\$10,000
Comprehensive	\$500 Deductible
Collision	\$500 Deductible

2.
 - A. Employees who receive a monthly travel budget are required to carry the above limits and are eligible for automobile insurance assistance.
 - B. Employees who receive the flat rate reimbursement are allowed to carry limits higher than Conference requirements.
 - C. To apply for insurance assistance please submit to the Conference Treasury Office a copy of the declaration page of your insurance policy showing the dates of coverage, the specific coverage carried, the total cost of coverage and receipt of premium payment.
3. Maximum assistance may also be received by either of the following methods: (1) having a "combined single limit policy" with liability coverage of at least \$500,000; (2) using a "personal liability umbrella policy" to augment lower limits of automobile liability.
4.
 - A. Individuals eligible for auto insurance reimbursement may also receive assistance with the deductible portion of comprehensive or collision insurance. In the event of a claim, the employee will pay the first fifty dollars (\$50) of either a collision or comprehensive claim, and the employing organization will pay the difference between fifty dollars (\$50) and the required deductible stated above.
 - B. In the event the insurance company will not allow the Conference required comprehensive deductible, the maximum the Conference is responsible for is fifty dollars (\$50) and the employee will be responsible for any amount over the fifty dollars (\$50).
 - C. To apply for reimbursement for a deductible, please submit to the Conference Treasury Office the original receipt showing the date of service, the total cost of repairs, and the deductible applied.

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5. Unmarried employees, as well as married employees where both spouses qualify for automobile insurance reimbursement, may apply for reimbursement on one automobile each.
6. Reimbursement will be made on a maximum of two (2) cars per family.
7. Reimbursements are taxable income and will be included in the payroll following receipt of documents evidencing renewal of coverage and premium payment. Reimbursement can only be retroactive for one (1) year.
8. With the exception of principals and business managers, K-12 employees are not eligible for automobile insurance assistance.