

Auto Insurance Assistance Requirements

Revised Standard Operating Procedure (Effective January 2024) - See Working Policy 5010

Eligibility Requirements

Employees who receive a monthly travel budget are required to maintain the following minimum coverage limits to qualify for automobile insurance assistance.

Coverage Type	Required Coverage
Liability	\$250,000 / \$500,000
Uninsured Motorist	\$100,000 / \$300,000
Property Damage Liability	\$100,000
Personal Injury Protection	\$10,000
Comprehensive Deductible	\$500 or less
Collision Deductible	\$500 or less

Region 1 Through 7

Policy Term	Per Vehicle	Maximum for 2 Vehicles
6-Month	\$450	\$900
12-Month	\$900	\$1,800

Region 8 Through 9

Policy Term	Per Vehicle	Maximum for 2 Vehicles
6-Month	\$575	\$1,150
12-Month	\$1,150	\$2,300

Policy Review

This policy will be reviewed annually and may be revised as needed.

How to Apply Through ESS

- Save an electronic copy of your insurance declaration page.
- Log in to ESS and select My Actions.
- Under Employee Forms, select Create next to Auto Insurance Reimbursement.
- Select Add, choose your declaration page file, and attach it.
- Enter the policy start date, end date, and number of vehicles (1 or 2).
- Select Initiate Action to submit your request.

Deductible Assistance Program

Eligible employees may receive assistance with the deductible portion of a comprehensive or collision claim. The employee is responsible for the first \$50 of the claim. Florida Conference will reimburse the difference between \$50 and the qualifying deductible amount.

Required Documentation:

- Employee name
- Vehicle make and model

- Date of service
- Total repair cost
- Deductible applied
- Proof of payment showing a \$0 balance

Additional Terms and Conditions

- Subsidy is limited to a maximum of two vehicles per eligible employee.
- If both spouses are Florida Conference employees and qualify, each spouse must apply separately for one vehicle.
- This subsidy is considered taxable income and will be included in payroll reporting.
- Subsidy requests may only be processed retroactively for up to one year.