

FLORIDA CONFERENCE OF SEVENTH-DAY ADVENTISTS

Policy Statement

SUBJECT

**AUTOMOBILE INSURANCE
LIMITS AND ASSISTANCE**

POLICY NUMBER

5010

EFFECTIVE DATE

12/13/2021

REVISION DATE

06/15/2026

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	\$100,000
Personal Injury Protection	\$10,000
Comprehensive	\$500 Deductible
Collision	\$500 Deductible

- A. Employees who receive a monthly travel budget are required to carry the above limits at a minimum and are eligible for automobile insurance assistance.
 - B. Employees who receive automobile insurance assistance may carry limits higher than Conference requirements.
 - C. To apply for insurance assistance please submit to the Conference Treasury Office, through the Employee Self-Service (ESS) portal, 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.
2. 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.
 3. Individuals eligible for auto insurance reimbursement may also receive assistance with the deductible portion of comprehensive or collision insurance.
 - A. In the event of a claim, the employee is responsible for the first fifty dollars (\$50) of either a collision or comprehensive claim, and the Conference will reimburse the amount between fifty dollars (\$50) and the required deductible stated above.
 - B. In the event an employee who receives deductible assistance or their insurer brings a liability claim against a third party and recovery is realized, reimbursement shall be made to the Conference for any amounts previously paid by the Conference above the first \$50 of the deductible.
 - C. To apply for reimbursement for a deductible, please submit to the Conference Treasury Office, through the ESS portal, the original receipt showing the date of service, the total cost of repairs, and the deductible applied.

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- D. If an employee chooses to repair the vehicle without filing a claim through their insurance company, the employee is responsible for the first fifty dollars (\$50). The Conference will reimburse the amount between fifty dollars (\$50) and the applicable deductible stated above, based on submitted documentation of paid repair costs.
4. Eligible employees may receive assistance for a maximum of two automobiles per household provided the Conference-required limits are maintained on both automobiles.
5. 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.
6. With the exception of principals, business managers, and Conference-based school coordinators, K-12 educational employees are not eligible for automobile insurance assistance.