AUTO INSURANCE SUBSIDY

**Revised standard operating procedure/policy as** of **January 2024**

Employees who receive a monthly travel budget are required to carry the following coverage limits to be eligible for automobile insurance assistance.

**The minimum coverage requirements to qualify for auto insurance subsidy:**

**Liability $250,000 / 500,000**

**Uninsured Motorist $100,000 / 300,000**

**Property Damage Liability ~~$50,000~~ $100,000 (for policies with start date**

 **after July 1st, 2024)**

**Personal Injury Protection $10,000**

**Comprehensive Deductible $500 (or less)**

**Collision Deductible $500 (or less)**

With policy date starting on or after Jan 1, **2024**

For **Region 1 thru 7**

A flat subsidy amount of:

1. ~~$365.00~~ **$450.00** for a 6mo Policy per car up to 2 cars (**2 cars** = ~~$730~~ **$900.00**) &
2. ~~$730.00~~ **$900.00** for a 12mo Policy per car up to 2 cars (**2 cars** = ~~$1,460~~ **$1,800**)

For **Region 8 thru 9**

A flat subsidy amount of:

1. ~~$475.00~~ **$575.00** for a 6mo Policy per car up to 2 cars (**2 cars** = ~~$950~~ **$1,150.00**) &
2. ~~$950.00~~ **$1,150.00** for a 12mo Policy per car up to 2 cars (**2 cars** = ~~$1,900~~ **$2,300.00**)

This policy will continue to be reviewed on a yearly basis…

**NOTE**: Policies submitted with a starting date before 2024 will be paid at that year’s rate.

=====================================================================

**You will need to submit thru ESS and upload your policy “Declaration document.”**

Here is the process:

•             Save a copy of your declaration page electronically.

•             Log in to your ESS account.

•             Select My Actions.

•             From the Employee Forms section select Create next to Auto Insurance

 Reimbursement.

•             Right below the Effective Date you will see Add select this to Choose File to find the

 electronic file of your declaration page and Open the file and then select Attach.  Your

 file should then appear on your ESS account screen.

•             Next enter the Start Date of the insurance policy and the End Date, and the number (1 or

 2) of vehicles you’re claiming.

•             Then select Initiate Action at the bottom of the screen.  This will send the file to us.

Employees who are eligible for auto insurance subsidy, 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 a comprehensive claim, and Florida Conference will reimburse the difference between fifty ($50) and the required deductible stated above.

For collision or comprehensive claim assistance, please submit through ESS to the Conference Treasury department:

* Scanned copy of original receipt showing
	1. Your name
	2. The make and model of the car being repaired
	3. The date of Service
	4. Total cost of repairs
	5. The deductible applied
	6. Prove of payment (copy of paid receipt showing $0 Balance)

**NOTE:**

1. Subsidy will be paid on a maximum of two (2) cars, except where both spouses are Florida Conference employees, and both qualify for auto insurance assistance; then each spouse will need to apply separately for one automobile each.
2. This subsidy is considered a taxable income, and it will be included in the payroll.
3. This subsidy can only be retroactive up to one (1) year.

=====================================================================