



Personal Vehicle Usage Guidelines

Adventist Risk Management does not recommend the use of non-owned autos on approved events. If non-owned vehicles are used, however, adhere to the following guidelines:

Adventist Risk Management's auto insurance policy provides coverage for non-owned vehicles on an excess basis. It is designed to protect the organization, not the vehicle owner. In the event of an accident, the vehicle owner must go to his/her insurance company first.

- Make sure drivers understand that their personal auto insurance is "primary".
- Refer to the North American Division Working Policy, section P 50 26 *Vehicle Insurance* and Section X 30 *Automobile Policy*.
- Must be at least 21 years old.
- Copy of the Drivers License.
- Employees and volunteers who use personal vehicles on an *infrequent* basis must carry a minimum of \$100,000 per person/\$300,000 per occurrence limits of liability. (See Section X 30 20 3.a for *regular use* insurance requirements.)
- Copy of the driver's proof of insurance (insurance card).
- Do not allow a person with a poor driving record (at-fault accidents, moving violations) to operate a vehicle on behalf of the church.
- Make sure the owner understands that his insurance is responsible for any damage done by the vehicle or to the vehicle.
- If someone other than the owner will be driving the vehicle, obtain information on the owner's insurance (company name, policy number, and policy term) and give this information to the person who will be driving the vehicle. The driver will need this information if an accident occurs.
- Verify that the vehicle is in good working order.
- Agree with the owner or driver on who will be responsible for any comprehensive or collision deductibles that might apply to damage done to the *borrowed* vehicle.
- Do not overload vehicles.
- Require occupants to wear seatbelts.
- For long trips, ensure that there are sufficient drivers so that no one is required to drive more than three hours at a stretch.

Every insurance policy contains limits, conditions, and exclusions. Read the policy carefully, because it may not respond to all claims for damage.