

VEHICLE USAGE POLICY

Office of Education Southeastern California Conference

Adventist Risk Management does not recommend the use of privately owned autos on approved field trips and events. If privately owned vehicles are used, however, adhere to the following:

- *Drivers should understand that their auto insurance is “primary”.
(Refer to the *North American Division Working Policy*, section S-60 31 *Vehicle Insurance* and section Y 29 *Automobile Policy*.)
- All drivers must be at least 21 years old.
- Copies of both the Driver’s License and proof of auto insurance should be made by the school.
- Private vehicles must carry at least California’s required minimum insurance which is \$15,000/\$30,000/\$5,000. However, it is strongly recommended that private vehicles carry at least \$100,000/\$300,000/\$50,000 and preferably \$250,000/\$500,000/\$50,000.
- Do not allow a person with a poor driving record (at-fault accidents, moving violations) to operate a vehicle on behalf of the school.
- Drivers of privately owned vehicles should understand that their insurance is solely responsible for any damage to their car.
- 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. Also, prior agreement must be reached between the owner and driver specifying who will be responsible for any comprehensive or collision deductibles that might apply to damage done to the borrowed vehicle.
- Any private vehicle used for a field trip should be in good working order.

* Adventist Risk Management’s auto insurance provides coverage on an excess basis. It is available after the vehicle owner and driver have filed a claim with their insurance company, the primary insurer. The vehicle owner and driver must go to their insurance company first.

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