

Insurance Protection - Employees Using Their Own Automobiles

Insurance Protection

Subject to the limitations set forth herein and in the accompanying Board Policy, in the event that an employee is involved in an automobile accident while operating an automobile at the direction of their supervisor and within the scope of their employment-related duties, the District will pay (1) any increase in the employee's personal liability insurance premium attributable to the accident; and (2) the employee's deductible, up to \$500, for the collision portion of any damages to the employee's automobile, upon satisfactory evidence of financial loss, as determined by the Business Manager or designee.

Payments made pursuant to this Policy will be provided for a period of up to three (3) years from the date of the accident resulting in an additional insurance premium for the employee, provided the following condition is met:

1. The employee must have had an approved automobile insurance policy in effect at the time of the accident with coverage limits of at least \$100,000/300,000, and this policy must have included primary insurance coverage for the employee against any liability for damages arising from the accident.

The portion of the employee's insurance premium paid by the District (the increase in the employee's premium attributable to the accident, as determined by the employee's insurance agent and communicated to the Business Manager or designee) shall be paid directly to the employee. Payments shall be made by the District for the aforementioned period of up to three (3) years, but only as long as the employee remains employed by the District.