

# RMC Vehicle Usage Policy

When a vehicle is purchased by a local entity, the Conference Risk Manager must be notified so the vehicle can be added to the Conference's auto policy. The conference will bill the local entity for the insurance premium on their vehicle(s). Should a vehicle be sold or is no longer owned, the Risk Manager must be notified as soon as possible so the vehicle can be deleted off the insurance policy.

**All 15 passenger vans are prohibited from being used, borrowed, owned, or leased for any reason.**

**The following requirements apply to the use of denominational owned vehicles:**

1. Drivers must be at least 21 years old. A driver must not have more than two traffic citations and no at fault accidents during the three previous years. All drivers must be properly licensed and comply with all federal and state laws for the class of vehicle they are authorized to drive.
2. Vehicle may not carry more passengers than the official rated load capacity of the vehicle.
3. Seat belts (if available) must be worn by all occupants during the vehicle's operation. Child restraint laws must be complied with.
4. Vehicles must be inspected regularly and maintained in safe condition.

**The following requirements apply to employees/volunteers using their personal owned vehicle:**

1. Employees must carry a minimum of \$250,000/\$500,000 and volunteers must carry a minimum of \$100,000 /\$300,000 limits of liability.
  - a. Make sure the vehicle owner understands that their personal auto insurance is "*primary*"
  - b. Make sure the owner understands that their insurance is responsible for any physical damage done by the vehicle or to the vehicle.
  - c. In the event of an accident, the vehicle owner must go to his/her insurance company.
2. Drivers must be at least 21 years old. A driver must not have more than two traffic citations and no at fault accidents during the three previous years. All drivers must be properly licensed and comply with all federal and state laws for the class of vehicle they are authorized to drive.
3. Driver needs to provide to the local entity a copy of their driver's license and proof of auto insurance.
  - a. Make sure driver's license and insurance is not expired
  - b. Check insurance coverage to meet minimum liability requirements
  - c. Make sure the insurance is for the car that is being used
4. Verify that the vehicle is in good working order.
  - a. Check all lights (headlights, brake lights, backup lights, turning lights, etc.) tire tread, air pressure, etc.
5. Vehicle may not carry more passengers than the official rated load capacity of the vehicle.
6. Seat belts must be worn by all occupants during the vehicle's operation. Child restraint laws must be complied with.