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|  HUMAN RESOURCES POLICIES | Section # | Policy # |
| | I | 30 |
| | Approval Date: Jul 1999 | Revision Date: |
| Title: | AUTOMOBILE INSURANCE COVERAGE | |
| Applies To: | All Employees | |

POLICY STATEMENT:

Any vehicle that is used for Regional business must have appropriate insurance coverage.

OPERATING DETAILS:

The Region is fully responsible for providing insurance coverage for Regional vehicles, including:

- **Third party liability**
 - ▶ this provides coverage for civil lawsuits from a third party.
- **Accident benefits coverage**
 - ▶ this provides coverage for injuries to the vehicle's occupants.
- **Physical coverage of automobile**
 - ▶ this provides coverage for damage to the vehicle.

Employee Owned Vehicle Used for Regional Business:

Employees are responsible for providing insurance coverage for their own vehicles.

Employee must inform their insurance company if they use their vehicle for Regional business, even if it is occasional use only.

In the event of an accident, the employee's insurance coverage will respond first.

If a third party were to commence an action the employee's insurance coverage will respond first. If the employee's coverage is inadequate then the Region's Non-owned Automobile Insurance Policy will provide secondary protection.

Physical Coverage of the Automobile is totally the responsibility of the employee. This would include all deductibles.

Recommended Coverage:

- Third Party Liability - minimum \$1,000,000
- Accident Benefits and Family Protection Endorsement – mandatory
- Physical Damage Coverage - at the employee's discretion.

Injury as a Result of an Accident:

Employees who are injured as a result of an accident while driving on Regional business have the choice of seeking coverage through the Workplace Safety and Insurance Board or their insurance policy.

Occupants who are injured as a result of an accident, but who are not Regional employees must seek accident benefits from their own insurance policy, a family member's policy or the driver's policy.

SEE ALSO:

- Driver Licensing Criteria for Job Candidates (IV-17)
- Licence Suspension/Driving Prohibition Policy (I-15)
- Disciplinary Action Policy (I-28)
- Workplace Incident and Occupational Disease Policy (IV-11)

FOR FURTHER INFORMATION PLEASE CONTACT:

- Manager, Corporate Health & Safety
Human Resources