

# Automobile Insurance Assistance

## Eligibility

Full-time employees eligible for additional automobile insurance assistance are listed as follows:

1. Employees whose category maximum is 100% or more of the Remuneration Factor, excluding educational personnel K-16
2. Conference assistant treasurers
3. Conference assistant department directors
4. Unordained ministers
5. Bible instructors
6. Senior academy principals

Purchased insurance must be for a vehicle with at least four wheels, classified as capable of transporting no more than 8 passengers in addition to the driver. Motorcycles and recreational vehicles are not included.

## Deductible

Assistance (as calculated in c. below) may be granted on annual automobile insurance expense that exceeds 16.5 percent of the current monthly Remuneration Factor (rounded to the nearest dollar). Proof of payment and minimum insurance limits as in a. below is required.

- a. *Required Coverage*—Those eligible are required to carry insurance with the following minimum limits when such limits are readily available:

Bodily Injury Liability	\$250,000/500,000
Property Damage Liability	50,000
Medical Payments	5,000
Comprehensive Collision	\$100 Deductible
Uninsured Motorist	\$500 Deductible
	Statutory

Adjustments or waivers are only at the approval of ADCOM

- b. In the event there is a claim, the first \$50 of the collision or comprehensive deductible will be paid by the employee and the remainder of the deductible will be paid by Illinois Conference. If the employee or the insurer brings a liability claim against a third party and recovery is realized, reimbursement shall be made to the Illinois Conference for any amounts previously paid by the employer above the first \$50 of the deductible.

Driving Record Surchage Points	Allowance Factor One Automobile Owner	Allowance Factor Multi-Automobile Owner
0-2	100%	160%
3	90%	144%
4	75%	120%

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- c. The amount of the assistance shall be determined by applying the appropriate factors to the average premiums of two insured automobiles owned by and used primarily by the employee and spouse. Premiums in excess of those typical of standard type cars shall not be considered.
- d. An unmarried denominational employee, if eligible, shall receive assistance on one automobile only. Married denominational employees, where both spouses are eligible for additional insurance, shall each receive assistance on one automobile only.

Name	Policy Period	mm/yy
Vehicle #1	Premium Amount	
Vehicle #2	Premium Amount	
	Total Premium	

Please include a copy of the declaration page that shows the insurance premiums and coverage amounts for each vehicle.