

Auto Liability Fleet Auto Policy

A national fleet auto program for Episcopal organizations that offers high limits and low deductibles

Church Insurance Agency Corporation is pleased to offer a fleet auto program exclusively for Episcopal organizations, underwritten by Great American Insurance Company. Great American Insurance Company is one of the nation's oldest and largest insurers, with claims adjusters available across the country to provide immediate help whenever you need it.

Liability

The program offers \$1,000,000 of coverage against civil liability for property damage and bodily injury.

Uninsured & Under-insured Motorists' Liability

Covers loss caused by a driver who is not carrying insurance or whose insurance policy limits are too low to adequately cover those who are injured or sustain loss.

Physical Damage

Covers loss due to collision or other-than-collision event (comprehensive), after a \$250 deductible.

Risk Management

Protecting your organization through the Episcopal fleet auto program is an important way to help protect your organization. Here are some additional steps you can take to reduce your risk:

Maintenance

In addition to required annual state inspections and regular trips to your local service station, it is a good idea to have drivers complete a vehicle inspection before every trip. The checklist should include:

- Gauges
- Engine
- Battery
- Signals
- Horn
- Tires
- Fluids
- Brakes
- Lights

Drivers

Consider the following when deciding who you will allow to drive a car owned or leased by your organization:

- Minimum & maximum age requirements
- Review of driving records
- Background checks (mandatory for individuals working with children)
- If using a 9- or 15-passenger van, whether the driver has experience driving such a vehicle
- Driver education courses taken

Safety Planning

Make sure the following are always in the vehicle:

- Roadside flares
- Water
- Jumper cables
- Ice scraper
- Spare tire & jack
- Gasoline
- Windshield wiper fluid
- First aid kit

Emergency Contact Information

Keep contact information for these individuals in the car as well as in the office:

- Rector
- Towing service
- Fire
- Hospitals
- Senior Warden
- Police
- Ambulance
- Church Insurance Agency Corporation
Claims Department: (800) 223-5705

The fleet auto program offered by the Church Insurance Agency Corporation is designed for owned autos as well as those on a long-term lease. Liability is covered for loss arising from ownership, maintenance and use of your vehicles.

- Your Episcopal organization
- Anyone using your covered automobile with your permission

As with all commercial auto policies, people using the vehicle while working in the business of selling, servicing, repairing or parking autos are not covered.

Rented (hired) and non-owned autos being used for activities that you sponsor are covered separately under the Agency's property and casualty program.

Getting a quote is easy. Call our toll-free number — (800) 293-3525; your client representative will ask you a few simple questions. Most quotes take 15 minutes or less.

Because our mission is to protect yours, Church Insurance Agency Corporation has been providing Episcopal Risk Management services to the Church for more than 80 years.

Please visit www.cpg.org for more information on commercial auto coverage, as well as any of these other risk management topics:

- Parish inventory
- Risk management and insurance basics
- Employment practices for lay employees
- PC security
- Sexual misconduct prevention: Safeguarding God's Children
- Directors' & Officers' loss prevention guidelines
- Sprinkler systems
- Stained glass
- Appraisal service
- Working with contractors

For more information about the national Episcopal programs offered by the Church Insurance Agency Corporation, please call toll-free: (800) 293-3525.

Auto Liability coverage is underwritten by Great American Insurance Company ("Great American"). Great American is solely responsible for all obligations under the auto liability contracts. Neither the Church Insurance Agency Corporation ("CIAC") nor any of its affiliates is responsible for any obligation under any insurance contract underwritten or issued by Great American.