

**Features of Northern California Conference's
Auto Insurance Assistance Plan:**

The additional auto insurance assistance plan is based on the North American Division policy #Y29 15, and replaces Northern California Conference's previous policy.

The plan is a flat allowance plan based on the primary work assignment location of eligible employees. The work locations in the conference have been placed into 7 auto insurance premium groups. The amount of your allowance is primarily determined by the average premiums for the group to which your primary work location has been assigned. Allowances will no longer be based on the actual premiums you pay.

The allowances available in each of the 7 groups vary depending on the number of vehicles in your household, and whether you have female, male, or no dependent children as youth drivers (age 16-24). There are 6 allowance steps in each of the 7 groups.

Each employee's allowance will be granted in semi-monthly amounts as additions to payroll, as long as the employee continues to be eligible for this assistance.

In order to receive the flat allowance for the employee and spouse's one or two primary vehicles eligible employees must apply for the assistance and provide proof of insurance coverage reflecting at least the minimum coverage's listed below:

Required Insurance:

Bodily Injury Liability	\$250,000/\$500,000 Or \$300,000 single-limit policy
Property Damage Liability	\$50,000
Medical Payments	\$5,000
Uninsured Motorist	

Recommended Insurance: At employee's discretion

Comprehensive	\$100 deductible suggested
Collision	\$500 deductible suggested

It is now optional whether to carry comprehensive and collision coverage, but it is recommended. If an eligible employee has a comprehensive or collision claim, the conference will assist with the deductible as if the employee carried \$100 deductible comprehensive coverage and \$500 deductible collision coverage, per NAD policy. Assistance on comprehensive or collision claims shall apply on up to two vehicles used primarily by the employee and spouse.

Employees shall re-apply when their auto insurance is up for renewal. Changes should be reported as they occur. Examples: Vehicle deletions/additions, adding/removing dependent child driver, changes in church assignment.