

## Renting or Borrowing Vehicles

**Insurance Requirements.** The Conference Vehicle Fleet Insurance Policy provides coverage for vehicles that are rented or borrowed for a NCC institution's official use, so long as the vehicle is not being driven by the vehicle's owner. If you are renting a vehicle and the rental agency requests proof of insurance coverage, call the Conference Risk Management Department at (925) 685-4300 to request an insurance certificate. Getting the certificate may take a day or two, so it is suggested that you not wait until the day of the activity to request a certificate.

**High Capacity Vans.** The North American Division has voted that passenger vans that are designed to carry 15 or more persons **should not be rented or borrowed** for any church or school-sponsored activity. State law already *prohibits* schools from using such vehicles for school-sponsored activities unless the vehicle is certified by the CHP as meeting state school bus requirements and the driver has a current school bus driver's license. Churches renting such vehicles will need to obtain adequate liability insurance (\$1 million per incident) and have a driver who has a commercial driver's license with a passenger endorsement.

Please contact the Risk Management Department if there are any questions concerning the rental or borrowing of vehicles at 925-685-4300 or e-mail at [rmdept@ncc.adventist.org](mailto:rmdept@ncc.adventist.org).