

UMCFood Ministry
Staff Driving/Vehicle Policy
Effective Date: 1/1/2015

1. All staff who hold drivers licenses and who have occasion to drive in their course of employment of UMCFood Ministry or its other ministries are covered under this policy.
2. All employees must submit a copy of their drivers license to the church office. When their license is renewed, a copy of such renewal shall be submitted within 7 days to the church office.
3. All employees must submit a copy of their current insurance cards to the church office showing the carrier and their date of expiration. At each renewal period, they must submit, within 7 days, a copy of the renewal certificate of insurance.
4. The use of drugs/alcohol, or working while under the influence of drugs/alcohol is strictly prohibited.
5. UMCFood Ministry carries owned and non-owned liability insurance. Concerning the automobile insurance coverage that UMCFood Ministry carries, the owner of the vehicle will be responsible for providing the PRIMARY Liability and Physical Damage for the vehicle while being used in course of their employment with the church and it's ministries. UMCFood Ministry policy is EXCESS of the owner's policy and available to protect the Church's interest only.
6. The church carries workman's compensation insurance to cover our employees who are injured while on the job. The coverage limits are mandated by state law.
7. It is the policy of the church that texting, reading, wearing of headphones (except blue-tooth) and all other activities that would create a distraction from driving are strictly prohibited activities while driving for Highland United Methodist.
8. The church and its insurance carrier have a right at any time to request a Motor Vehicle Report on any driver in its employ, and to make decisions on an employee's ability to drive based upon the results of said report.
9. If a person is involved in an accident while in the employ of Highland United Methodist, they must immediately inform their immediate supervisor, who will then immediately inform one of the pastors.

I have read, fully understand, and agree to abide by the terms of this driving policy.

Employee Name (printed)

Printed Owner of Vehicle/Name of Insured (if not employee)

Employee Name (Signature)

Signature of Owner of Vehicle/Name of Insured (if not employee)

Date Signed

Date Signed

Highland United Methodist

Pastor Larry

July 20, 2013

Dear Twisty Grill Staff/Parents:

As many of you are aware, a month or so ago, one of our new drivers was involved in a minor accident while driving food for the Twisty Grill. Luckily, no one was injured, but his car was pretty banged up. Also, we have been very fortunate that this was our first accident in four years of this ministry. Hopefully, it is also our last! We are going to be making some significant changes in the way we hire and train drivers in the future. Some of those changes need to start now, and this letter is part of those changes.

It turns out that this employee was reading while driving and ended up rear ending another vehicle at a stop light. An insurance claim was filed, and our insurance company ended up paying out a little under \$700 to the other vehicle for damages. However, in the process of resolving that claim, our driver asked our insurance company to cover their losses as well, as the driver was on the clock and being paid as an employee of Highland United Methodist. Our driver was cited for an at-fault accident, but still felt that our insurance company should pay for the damages because they were acting on our behalf.

As a result, our insurance company threatened to cancel our insurance for the whole church. They felt their exposure was too great, especially with young drivers. They asked us to hire only drivers with 3 years of experience. In intense negotiations, we agreed to make some modifications. One of those modifications is that IN THE FUTURE, we will hire drivers that are 18 and over. However, we did not want to let our current drivers go. By next year, the majority of our current drivers will be 18. As part of these negotiations, our insurance company has asked us to have our drivers and their parents (or whoever owns the vehicle they drive and carries the insurance) sign the enclosed driver policy. This makes you aware of our policies that you can't read or text while driving, and that you shouldn't expect us to pay for your vehicle if you are at fault in an accident. (Certainly, if you are not at fault, your insurance company will try and subrogate the claim and go after the other driver and their insurance for your deductible).

Again, this is a great ministry. Thanks for all you do. Please return this form along with a copy of your drivers license and insurance card to me tomorrow. (We can make copies at the church). If you have any questions, please call me.

Grace and peace,

Pastor Larry (859) 757-5416