



Policy Name INSURANCE - FLEET	Policy Number: 2104
	Effective Date: September 15, 2009
Approved By: Management Committee	Date Revised:
Classification: Insurance	Page No: Page 1 of 3

POLICY

Agapé Hospice will comply with the operating policy set out by The Salvation Army as outline below.

	Operating Policies	Effective: March 03, 1987 Revised: August 26, 2009
52. INSURANCE 5204 - Insurance - Fleet		

1. INTRODUCTION

This Insurance covers all Salvation Army owned or leased vehicles which have been listed with the Insurers by The Salvation Army through THQ Property Services.

- 1.1. Vehicles registered in British Columbia, Saskatchewan and Manitoba are insured:
- a. by Provincial Insurance for Collision/Comprehensive/Third Party:
 - b. by the Fleet Insurance for Third Party Liability coverage in excess of the minimum limits the Province requires

2. COVERAGE

2.1. Third Party Liability, Property Damage and Passenger Hazard:

- a. \$2,000,000.00 for any one accident
- b. Accidental Death, Dismemberment and Total Disability; as required by Provincial Law.
- c. Medical and Rehabilitation for each person; as required by Provincial Law.
- d. Disability Benefits per week; as required by Provincial Law.



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2.2. Comprehensive: (Self Insured)

Subject to a deductible of \$100, from any peril, other than Collision or Upset.

NOTE: Windshield repairs/replacements are to be performed by a company appointed by THQ. Because this is covered by self insurance, no reference is to be made to outside insurers, when arranging for glass repairs/replacements.

2.3. Collision and Upset: (Self Insured)

Subject to a deductible of \$300.00, except for the following:

- a. When officers' children drive a Salvation Army leased vehicle because of family need, they will be covered by the fleet insurance. However, if the child is involved in an accident, and is found to be at fault, the deductible amount of \$500 will be the personal responsibility of the parent.
- b. If a Salvation Army leased/owned vehicle is being driven by a non-officer for personal business, the driver is responsible for the payment of any deductible(s) resulting from an accident.
- c. In the case of more than two claims in a three year period, the officer will be personally responsible for the full deductible

NOTE: 2.2 and 2.3 do not apply to British Columbia, Manitoba and Saskatchewan.

3. ACCIDENTS:

All accidents, involving vehicles covered by the Fleet Insurance, are to be reported immediately to:

3.1. Cunningham Lindsey, Phone number: 1-800-235-8784

3.2. Accident report form, as per attached form, to be completed as soon as possible and faxed to Cunningham Lindsey, Fax number: 1-877-308-5563

3.3 Divisional Commander/Department Head



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4. ADDITIONS AND DELETIONS:

4.1. For all newly acquired vehicles, please contact Fleet Administration to ensure the vehicle is listed for insurance purposes.

4.2. For all vehicles sold, scrapped or otherwise disposed of, divisions must provide this information on an annual basis (October). No Ministry Unit/DHQ/THQ has the authority to sell or dispose of a PHH vehicle without first contacting THQ Fleet Administration.

5. PROOF OF INSURANCE

Liability Insurance Cards are issued at Insurance Policy Renewal time by April 1st for each vehicle under the Policy. These are forwarded through Divisional Commander or Department Heads and must be kept in the vehicle at all times for claim reference.

6. VALID DRIVER'S LICENSE

It is mandatory that drivers of any Salvation Army vehicle must have a valid and appropriate class license. Driving without a valid license will jeopardize insurance coverage necessitating a review by Property Board of any accident.

Donald J. Popple

**Colonel
CHIEF SECRETARY**