

6. *Other Assistance*—No other assistance shall be given for automobile expenses unless specifically authorized by NADCOM.

Y 29 15 Automobile Insurance Assistance—1. *Eligibility*—Those eligible for automobile insurance assistance shall be employees of the General Conference, General Conference and North American Division institutions, union conferences, local conferences, excluding educational personnel K-16, whose category maximum is 100 percent or more of the Remuneration Factor; conference assistant treasurers/chief financial officers, conference assistant department directors, un-ordained ministers, Bible instructors, university and college presidents, major administrative officers and associates in administration, and senior academy principals.

2. *Educational Personnel K-16*—Employees whose job requires less frequent use of their automobile are not eligible for automobile insurance assistance. Nevertheless, for their protection and the denominations' protection when their automobile is used in the course of employment, it is recommended that they maintain the same minimum level of bodily injury liability protection as required for employees receiving automobile insurance assistance.

3. *Deductible*—Assistance (as calculated in c. below) may be granted on annual automobile insurance expense that exceeds 16.5 percent of the current monthly Remuneration Factor (rounded to the nearest dollar). Proof of payment and minimum insurance limits as in a. below is required.

a. *Required Coverage*—Those eligible for automobile insurance as listed in paragraph 1 above shall be required to carry insurance with the following minimum limits when such limits are readily available:

Bodily Injury Liability	\$250,000/500,000
Property Damage Liability	50,000
Medical Payments	5,000

* Optional \$300,000 single limit is acceptable

Comprehensive
Collision
Uninsured Motorist

**100 Deductible
**500 Deductible
Statutory

b. In the event an employee mentioned in paragraph 1. above has a claim, the first \$50 of the collision or comprehensive deductible will be paid by the employee and the remainder of the deductible will be paid by the employing organization. If the employee or the insurer brings a liability claim against a third party and recovery is realized, reimbursement shall be made to the employing organization for any amounts previously paid by the employer above the first \$50 of the deductible.

c. The amount of the assistance shall be determined by applying the appropriate factors to the average premiums of two insured automobiles owned by and used primarily by the employee and spouse. Premiums in excess of those typical of standard type cars shall not be considered.

Driving Record	Allowance Factor	Allowance Factor
Surcharge Points	One Automobile Owner	Multi-Automobile Owner
0-2	100%	160%
3	90%	144%
4	75%	120%

d. An unmarried denominational employee, if eligible, shall receive assistance on one automobile only. Married denominational employees, where both spouses are eligible for additional insurance, shall each receive assistance on one automobile only.

4. Those organizations within the United States who prefer, may provide a flat allowance, based on a standard car, for automobile insurance assistance; Canadian organizations may provide reimburse-

** Any deductible above or below this amount or waiver of the requirement to carry comprehensive and collision coverage is at the discretion of the employing organization.