

**2720.2 SUBJECT: NON-OWNED VEHICLE INSURANCE REQUIREMENT**

**:1 OBJECTIVE:**

To establish a policy requiring the purchase of specific automobile insurance coverage by City employees assigned a take-home vehicle.

**:2 AUTHORITY:**

This policy is adopted by the City Council, November 1, 2010, Item A-2.

**:3 DIRECTION:**

The Chief Financial Officer, as an appointed official, serves at the pleasure of and receives direction from the Mayor.

**:4 FUNCTIONS:**

**A. Introduction**

City government, as an institution, has multiple partners including citizens, taxpayers, businesses, visitors, employees, and other governments. As a major institutional, economic, and service force in the region, it is important that the City strengthen relationships with its partners by adopting a clear and comprehensive set of policies and procedures.

Furthermore the integrity of the City of Orlando is of utmost importance, and adopting a set of policies is a key element to maintain this integrity. The purpose of this policy is to recognize that certain potential liabilities incurred by employees are not covered by the City's insurance program, and that requiring personal insurance coverage is in the best interest of the City, the employee, and the public.

**B. Policies**

1. In addition to other provisions contained in City policy and procedure, employees who have been assigned a take-home vehicle must document use of non-owned vehicle insurance coverage.

2. Prior to the issuance of a take-home vehicle, an employee must submit documentation of non-owned vehicle insurance coverage to Risk Management. Documentation may include an insurance policy, endorsement, or rider which contains the following information:

a. Name of the insurance company;

b. Name of the insured party;

- c. Insurance policy number;
  - d. Effective date of coverage;
  - e. Policy provisions documenting minimum of \$50,000 per incident / \$100,000 aggregate coverage.
3. Risk Management shall conduct periodic checks of insurance coverage to ensure compliance with this policy. Employees assigned take-home vehicles are responsible for notifying Risk Management of any changes to their non-owned vehicle insurance coverage.
  4. Employees assigned take-home vehicles are subject to departmental rules and regulations regarding vehicle use.
  5. Failure to adequately demonstrate proof of non-owned vehicle insurance coverage shall result in the immediate suspension of the take-home vehicle privilege or other action as outlined in departmental policy.

:5 FORMS

None

:6 COMMITTEE RESPONSIBILITIES

None

:7 REFERENCE

Procedure adopted by City Council November 1, 2010, Item A-2.

:8 EFFECTIVE DATE

This procedure effective November 1, 2010.