



# UMI INSURANCE TIP SHEET

## AUTOMOBILES USED FOR CHURCH SPONSORED ACTIVITIES

**United Methodist Insurance's only mission is protecting the property and ministries of The United Methodist Church. Our service provider Church Insurance Agency Corporation (CIAC) would like to make the following recommendations regarding renting or using personal autos for church-sponsored activities:**

- Drivers should be between the ages of 25 and 70.
- Background checks should be conducted on all drivers.
- Use two drivers on long trips, sharing the driving to avoid fatigue.
- Be sure there is a dedicated adult responsible for supervising children.
- Complete a vehicle inspection checklist before all church-sponsored trips.
- Check lights, blinkers, tires, fluid leaks, etc.
- Determine maximum speeds that all drivers are not to exceed.
- All drivers should stop at all railroad crossings, driving as though they expect a train on the tracks.
- Cancel all trips when driving hazards such as fog, heavy rains, or severe wind conditions exist.
- Avoid nighttime driving whenever possible, since things may appear different than they do in daylight conditions, causing difficulties.
- Strictly prohibit cell phone use while driving.
- All occupants should always wear safety belts.
- Always drive with headlights on. Automobiles with headlights on during daylight hours are visible from three times further away than cars that do not have their lights on.
- Use of 15-passenger vans is not recommended.
- The purchase of additional liability coverage from rental agencies is suggested.
- Leave an itinerary with someone at the church; include the route, expected time of travel, and contact numbers.

---

**The policy offered by United Methodist Insurance reads as follows:**

**Non-Owned Auto Liability Coverage L is extended to apply to "bodily injury" or "property damage" arising out of the use of "non-owned auto" in "your" business.**

**Hired Auto Liability Coverage L is extended to apply to "bodily injury" or "property damage" arising out of the use of "hired" in "your" business.**

**We hope that the information provided here will help your church provide your parishioners and community with a successful program. Should you have additional questions or concerns, please contact CIAC at (800) 293-3525**

*Information and descriptions of policies and services are provided solely for general informational purposes and are not intended to be complete descriptions. For complete details of coverage, including exclusions, limitations and restrictions, the actual policy or certificate shall govern.*



**United Methodist Insurance**

Property & Casualty Coverage for Your Ministry

THE UNITED METHODIST CHURCH

Enrollment Center **855-606-6505**

Service Center **800-293-3525**

[www.uminsure.org](http://www.uminsure.org)