



**Series:** Risk Management-QA      **COA:** RPM 4.03,  
HR 5.02, ASE 6.03  
**CFOP:** NA

**Procedure Name:** Driving Requirements & Insurance  
**Procedure Number:** RQ-503  
**Revision #/Date:** NA  
**Effective Date:** 10/10/08

**Applicable to:** All CBCB Staff

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**SUBJECT:** Driving Requirements & Privately Owned Vehicle Insurance

**PURPOSE:** To set minimum guidelines for *eligible* employees who regularly operate a privately owned vehicle while conducting agency business and ensure they are adequately insured.

**PROCEDURE:**

### Eligible Employee

A CBCB employee who has been authorized by the agency to use a privately owned vehicle to conduct agency business.

### Coverage

- A. POV Insurance Coverage – When a personal vehicle is used on agency business, the individual’s insurance is primary to any CBCB coverage. In certain circumstances the Agency may reimburse a collision deductible or pay damages up to a maximum of \$500.00. These circumstances will be looked at on a case by case basis by the Officers of CBCB.
- B. CBCB POV Insurance Coverage - The individual employee would be protected while driving his/her own POV by his/her own insurance carrier. While there is no “excess” coverage under the CBCB’s policy for employees driving their own vehicles, CBCB’s policy is considered a secondary insurance under certain circumstances.
- C. Per Florida Statute 409.1671(H), The employee’s personal vehicle insurance coverage **must** be insured for no less than the following amounts:
  - 1. Bodily Injury - \$100,000 per claim, \$300,000 per incident.
  - 2. Property Damage - \$300,000 per occurrence.
  - 3. Owners of personal/private vehicles should ensure that they maintain adequate liability and physical damage insurance.
- D. You may qualify to receive Vehicle Insurance Allowance if you meet the criteria set forth in policy AP-446 ‘Vehicle Insurance Allowance.’
- E. Rider – Whether the employee needs a “Rider” to his/her policy depends upon the insurance company. Some insurance companies permit the use of a personal vehicle for

business purposes up to 50 percent of the time the vehicle is driven with no change in premium. Others may reclassify the vehicle if it is used a certain specified percent of the time for business. Normally, no endorsement or "Rider" is issued, and the vehicle's "classification" is changed with an additional premium charged for the "business use." *The employee is responsible for checking with their insurance company for its requirements in this area.*

## **Requirements**

- A. CBC of Brevard seeks to protect the safety of its employees and clients. Potential and existing employees who regularly drive CBC of Brevard vehicles or regularly operate any vehicle on CBC of Brevard business must meet the following requirements:
  - 1) Must be 21 years of age or older, and
  - 2) Have a current, appropriately classed, valid Florida driver's license, and
  - 3) Demonstrate proof of automobile liability insurance and registration as stated above in section C.
- B. Employment in a position that involves driving will be offered conditionally. Employees will be prohibited from driving on behalf of CBC of Brevard until verification of the driving record, vehicle registration and insurance coverage is provided to Human Resources.
- C. CBC of Brevard strongly discourages the transportation of clients by employees in their personal vehicles. Employees will utilize all alternate means of client transportation before using a personal vehicle for transportation.
- D. A Motor Vehicle Report (MVR) shall be obtained by Human Resources at the time of hire and annually thereafter on all drivers required to frequently operate motor vehicles on agency business.
- E. Any employee will be subject to a warning, required to attend a safety driving course, and/or be disqualified from driving a CBC of Brevard vehicle or driving on CBC of Brevard business if a Motor Vehicle Report (MVR) should contain any of the following:
  - 1) Suspension or revocation of a driver's license by any state within the past three (3) years because of motor vehicle violations or accidents;
  - 2) Commission of a "major violation" in the last three (3) years, including, but not limited to, DUI, vehicular homicide, drag racing, or attempting to elude an officer of the law;
  - 3) Three (3) or more moving violations in the last three (3) years;
  - 4) Any pattern of motor vehicle violations, accidents or other behavior sufficient to be considered by CBC of Brevard to present an undue safety risk or to the extent that the insurance carrier refuses to cover the employee due to the driving record;
- F. An employee disqualified from driving for CBC of Brevard shall be required to obtain a motor vehicle report indicating that his/her driving record has been rehabilitated to fit within these guidelines and CBC of Brevard's auto insurance carrier must review and approve the report before the employee is allowed to drive for CBC of Brevard. Even

once these conditions are met, the approval of the Chief Executive Officer is required before that employee shall be permitted to drive a CBC of Brevard vehicle or drive on CBC of Brevard business.

- G. If driving is an essential function of the employee's job, and s/he is disqualified from driving under these guidelines, s/he will no longer be considered qualified for that position and is subject to termination. (Employees affected by this policy may be transferred to another temporary or regular position for which s/he is qualified depending on the availability of such a position, the employee's past performance, and the needs of the Agency at the time).
- H. All staff who drive CBC of Brevard vehicles or personal vehicles on CBC of Brevard business must report all traffic citations, whether challenged or not, to their supervisor. Failure to report citations will result in disciplinary action, up to and including discharge. The employee shall notify their supervisor of any notice received of suspension of a license or a cancellation of insurance. Evidence of automobile liability insurance is also required. An employee without proper automobile liability insurance will be disqualified from driving under these guidelines.

**Motorcycles**

- A. Any employee driving a motorcycle on CBC of Brevard business must wear a helmet at all times.
- B. Under no circumstances is a CBC of Brevard employee permitted to transport clients on a motorcycle.

BY DIRECTION OF THE CHIEF EXECUTIVE OFFICER:



DR. PATRICIA NELLIUS-GUTHRIE  
Chief Executive Officer  
CBC of Brevard, Inc.

APPROVAL DATE: 10/21/05