

Verification of Auto Insurance

All APC employees who drive for work must maintain the required liability limits of automobile insurance as set by APC and in compliance with applicable contracts. The employee must be listed as a covered driver on the policy if the employee is not the policy holder. The minimum liability limit requirements are as follows:

Bodily Injury: \$100,000 per person/\$300,000 per accident and Property Damage of \$100,000

Uninsured Motorist: \$100,000 per person/\$300,000 per accident

Underinsured motorist: \$100,000 per person/\$300,000 per accident

A copy of the employees' current insurance policy, specifically the declarations page, must be on file with APC at all times. If a current copy of the declarations page with all required information is not in the employee's personnel file then it is considered expired. Employees have three business days from expiration to submit their updated policy, otherwise they will be suspended from work or limited to desk duty until an adequate policy is received. Employees are not permitted to drive for work any time auto insurance is not in effect or not in effect at the required levels.

There can be no lapse in coverage of an employee's auto insurance without the knowledge and approval of the director of the applicable department. If there is a change in the insurance coverage or a lapse, employees must notify their direct supervisors within 24 hours of the change. If employees do not have valid auto insurance at the level required or do not inform their direct supervisors of any change in insurance, they may be subject to discipline up to and including termination.