

Employee Auto Coverage Eligibility Guide



Employee Auto Coverage

Eligible Classifications:

524113 Life Carrier

This U.S. industry comprises establishments primarily engaged in initially underwriting (i.e., assuming the risk and assigning premiums) annuities and life insurance policies, disability income insurance policies, and accidental death and dismemberment insurance policies.

524114 ACC and Health Carrier

This U.S. industry comprises establishments primarily engaged in initially underwriting (i.e., assuming the risk and assigning premiums) health and medical insurance policies. Group hospitalization plans and HMO establishments (except those providing health care services) that provide health and medical insurance policies without providing health care services are included in this industry.

524120 Insurance Agency and Broker

This industry comprises establishments primarily engaged in acting as agents (i.e., brokers) in selling annuities and insurance policies.

524126 P&C Carrier

This U.S. industry comprises establishments primarily engaged in initially underwriting (i.e., assuming the risk and assigning premiums) insurance policies that protect policyholders against losses that may occur as a result of property damage or liability.

524128 Insurance Carrier

This U.S. industry comprises establishments primarily engaged in initially underwriting (e.g., assuming the risk, assigning premiums) insurance policies (except life, disability income, accidental death and dismemberment, health and medical, property and casualty and title insurance policies).

524291 Claim Adjuster

This industry comprises establishments primarily engaged in investigating, appraising and settling insurance claims.

524298 All Other Insurance-Related Activities

This U.S. industry comprises establishments primarily engaged in providing insurance services on a contract or fee basis (except insurance agencies and brokerages, claims adjusting and third-party administration). Insurance advisory services and insurance ratemaking services are included in this industry.

621610 Home Health Care Services

This industry comprises establishments primarily engaged in providing skilled nursing services in the home, along with a range of the following: personal care services; homemaker and companion services; physical therapy; medical social services; medications; medical equipment and supplies; counseling; 24-hour home care; occupation and vocational therapy; dietary and nutritional services; speech therapy; audiology; and high-tech care, such as intravenous therapy.

Illustrative Examples:

Home health care agencies
Visiting nurse associations
Home infusion therapy services
In-home hospice care services

624120 Services for the Elderly and Persons with Disabilities

This industry comprises establishments primarily engaged in providing non-residential social assistance services to improve the quality of life for the elderly, persons diagnosed with intellectual and developmental disabilities, or persons with disabilities. These establishments provide for the welfare of these individuals in such areas as day care, non-medical home care or homemaker services, social activities, group support and companionship.

624190 Other Individual and Family Services

This industry comprises establishments primarily engaged in providing non-residential individual and family social assistance services (except those specifically directed toward children, the elderly, persons diagnosed with intellectual and developmental disabilities, or persons with disabilities).

624310 Vocational Rehabilitation Services

This industry comprises of:

- Establishments primarily engaged in providing vocational rehabilitation or habilitation services, such as job counseling, job training, and work experience, to unemployed and underemployed persons, persons with disabilities, and persons who have a job market disadvantage because of lack of education, job skill, or experience; and
- Establishments primarily engaged in providing training and employment to persons with disabilities. Vocational rehabilitation job training facilities (except schools) and sheltered workshops (i.e., work experience centers) are included in this industry.

Favorable exposures

- Daytime driving
- 0-100 mile radius max
- Maximum 12,000 miles per year
- No dedicated drivers or chauffeurs
- Driving is incidental part of the job
- Drivers are reimbursed by miles driven
- Regular routes (drive individuals to appointments e.g. doctors, grocery, workshops)

Eligible Vehicles

- Private passenger vehicles and light pick-up trucks under 10,000 GVW

Ineligible vehicles:

- ATVs
- Buses
- Can-ams
 - Motorcycles
 - Mopeds
 - Scooters
 - Sling-shots
 - Snowmobiles
 - Trucks with GVW > 10,000 pounds
 - Vehicles with more than three rows of seats
 - Vehicles equipped with wheelchair lifts or ramps to facilitate access

- Ride-sharing, car-sharing (Zipcar, Turo) and other nontraditional means of vehicle ownership, such as mobility as a service, fractional ownership, peer-to-peer and automotive subscription services, will continue the growth of the non-owned auto exposure in the future. We are currently not a market for this exposure.

Driver Eligibility Criteria

- Current valid driver's license
- Must be licensed for at least three years
- Must be at least 21 years of age

Ineligible Driver Criteria

- Any driver with a suspended or revoked license
- Any driver licensed less than three years
- Any driver less than 21 years of age
- Any driver with three or more accidents (regardless of fault) within the past three years
- Any driver with a "Type A" violation listed below within the past three years
- Any driver with more than three accidents and/or "Type B" violations within the past three years
- Any driver with more than two "Type B" violations within the prior 12)month period
- Any driver with temporary, interim or instructional licenses (N/A to temporary extensions)
- Any driver operating under SR-21 or SR-22 "Proof of Financial Responsibility" status

Any driver determined ineligible must be excluded from the policy using "Named Driver Exclusion" (CA 20 76) and signed by the insured.

Type A Violations (Major Violations)

- Convictions for speeding in excess of 25)MPH
- Driving under the influence (DUI) of drugs or alcohol
- Convictions for negligent homicide or manslaughter arising out of the use of a motor vehicle
- Operating a motor vehicle with a suspended or revoked license
- Operating a motor vehicle without the owner's authority
- Using a motor vehicle during the commission of a felony
- Aggravated assault with a motor vehicle
- Permitting an unlicensed person to drive
- Permitting a person to drive while that person is known to be under the influence of drugs or alcohol
- Conviction for reckless driving or for willful or wanton disregard
- Conviction for engaging in a speed contest or drag racing
- Conviction for hit and run
- Leaving the scene of an accident
- Eluding police or other civil authority
- Violation of school bus stopping flag
- Fraudulent use of a driver's license
- Making, filing or giving of a false report to law enforcement

Type B Violations (Minor Violations)

- Any violation not listed as a “Type A” violation above

Employer Controls

- Vehicle safety check to determine road worthiness (checklist provided)
- All employee drivers have valid vehicle registrations
- All employee drivers have valid licenses to operate a vehicle
- All employee drivers’ vehicles have valid state inspections in states where required
- Company policy that employee drivers are not allowed to drive clients’ vehicles
- All employee drivers are 21+ years of age
- Motor Vehicle Reports (MVRs) at time of hire and annually thereafter
- Employee drivers are not operating paratransit vehicles
- Employee drivers are not allowed to transport minors
- Background checks on all drivers at time of hire
- Written procedures in place for employees and volunteers for accidents and emergency situations:
 - Safety training for working with clients
 - Formal accident investigation procedures in place
 - Medical emergency procedures/guidelines
 - Defensive driving training at time of hire