



NEW ENGLAND INSURANCE SERVICES, INC.

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Automobile Insurance Requirements
For Human Service Organizations

As a human service organization you are involved with providing direct care services to individuals. As such automobile insurance requirements are more stringent. As a result the following items are typically required by the insurance companies providing this coverage:

- ✓ Obtain a Motor Vehicle Report for all new hires and all employees and volunteers on an annual basis if such individuals will be driving their vehicles or the organization's vehicles on your behalf. These individuals should be notified that you will be obtaining this information and that based on the results of the report they may be unacceptable as drivers. Your organization is responsible for establishing and enforcing the driver selection criteria.
- ✓ Obtain annual proof of insurance on personal vehicles for any individual driving their own vehicles on your behalf. Personal Liability limits should be greater than or equal to \$100,000 each person and \$300,000 for Bodily Injury Liability or \$300,000 Combined Single Limit of Liability.
- ✓ Driver Training/Commercial Drivers License is required for anyone driving 15 passenger vans.
- ✓ A written fleet safety and maintenance program must be in place.
- ✓ Obtain Certificates of Liability Insurance when hiring transportation services. The transportation company's policy should name your organization as an additional insured and the limits on their Certificate of Insurance should be greater than or equal to the limits of insurance that your organization has.
- ✓ If your employees are renting vehicles under their names on behalf of your organization there is no coverage under the Commercial Automobile policy for damage to that rented vehicle unless this coverage was offered and purchased. The liability on the rented vehicle will be provided under the rental contract and any personal insurance of the lessee. If the limits are insufficient to cover the claim, additional liability limits are provided under the Commercial Automobile policy under the Hired/Non-Owned Automobile provision.