



Arkansas-Louisiana Conference of Seventh-Day Adventists Request for Automobile Insurance Assistance

Attach a copy of your insurance policy (The cover sheet is usually sufficient) which shows:

- * Effective coverage dates of the policy;
- * Coverage amounts for Bodily Injury Liability, Property Damage Liability, Medical Payments and Comprehensive/Collision Deductibles.
- * Premium amount.

I request Automobile Insurance Assistance on the following car(s) (Maximum two cars) which are owned by and **used primarily by myself and my spouse.**

Car 1: Year _____ Model _____

Car 2: Year _____ Model _____

Policy Dates _____

Signature

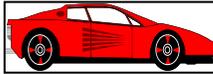
Print Name

Date

Eligibility - Those eligible for automobile insurance assistance shall be full-time employees of the ARKLA Conference including officers, departmental directors, associate departmental directors, and pastors earning 70 percent or more of the Remuneration Factor. Educational, secretarial and other personnel are excluded.

Deductible - Assistance (as calculated in c. below) may be granted on annual automobile insurance expense that exceeds 16.50% of the current monthly Remuneration Factor. Proof of payment and minimum insurance limits as in a. below is required.

a. Those eligible for automobile insurance as listed in paragraph 1, above shall be required to carry insurance with the following minimum limits when such limits are readily available:



*Body Injury Liability	\$250,000 / \$500,000
*Property Damage Liability	\$50,000
Medical Payments	\$5,000
Comprehensive	\$100 Deductible
Collision	\$500 Deductible
<i>*Optional \$300,000 single limit policy is acceptable</i>	

b. In the event an employee mentioned in paragraph 1. above has a claim, the first \$50 of the collision or comprehensive deductible will be paid by the employee and the remainder of the deductible will be paid by the ARKLA Conference. If the employee or the insurer brings a liability claim against a third party and recovery is realized, reimbursement shall be made to the ARKLA Conference for any amounts previously paid by the ARKLA Conference above the first \$50 of the deductible.

c. The amount of the assistance shall be determined by applying the appropriate factors to the average premiums of two insured automobiles owned by and used primarily by the employee and spouse. Premiums in excess of those typical of standard type cars shall not be considered.

Driving Records Surcharge Points	Allowance Factor One Automobile Owner	Allowance Factor Multi-Automobile Owner
0 - 2	100%	160%
3	90%	144%
4	75%	120%

d. An unmarried denominational employee, if eligible, shall receive assistance on one automobile only. Married denominational employees, where both spouses are eligible for additional insurance, shall each receive assistance on one automobile only.

TO FIND OUT ABOUT YOUR INSURANCE COMPANY CALL THE DEPARTMENT OF INSURANCE

Arkansas: 800-852-5494	insurance.arkansas.gov
Louisiana: 800-259-5300	www.ldi.la.gov
Texas: 800-252-3439	www.tdi.texas.gov