



BOARD Policy

Section:	Procurement and Risk Management	BRD-0340-50
Title:	Use and Insurance of Rental and Personal Vehicles	007

1. PURPOSE

- 1.1 To clarify insurance requirements and provisions for Directors, Alternate Directors, and staff, using a rented or personal vehicle for Sunshine Coast Regional District (SCRD) business.

2. SCOPE

- 2.1 This policy applies to all SCRD Directors, Alternate Directors and staff.

3. DEFINITIONS

- 3.1 **"Personal Vehicle"** means a vehicle owned or privately leased by a Director, Alternate Director or staff.

4. POLICY

Rented Vehicles

- 4.1 Directors, Alternate Directors and staff may rent a vehicle to conduct SCRD business when it is the most practical and economical means of transportation for the task or journey. Business use may include but is not limited to attendance at meetings and conferences.
- 4.2 At the time of vehicle rental, Directors, Alternate Directors and staff must purchase the following insurance:
- a) A minimum of \$2,000,000 of primary automobile insurance coverage. In the event of a claim exceeding this limit, the Director, Alternate Director, and staff will be covered by the Municipal Insurance Authority (MIA) Liability Protection Agreement non-owned automobile coverage.
 - b) Collision damage waiver is necessary to limit the exposure of the SCRD in the event of a claim. Due to the varied insurance provisions of credit cards, these are not to be relied upon for collision damage coverage.
- 4.3 All rental expenses, including the cost of insurance must be claimed in accordance with the Reimbursement of Travel and Other Expenses policy.

Personal Vehicles



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- 4.4 Directors, Alternate Directors, and staff who may be required to use their personal vehicle to conduct SCRD business are responsible for maintaining insurance in accordance with ICBC requirements regarding business usage. Upon receipt of a written request and documentation from the insured Director, Alternate Director, or staff, and with the approval of the CAO, the SCRD will reimburse the Director, Alternate Director, or staff for the difference between personal and business coverage.
- 4.5 In the event of a claim more than the coverage purchased, the Director, Alternate Director, and staff will be covered under the ICBC's Special Excess Third Party Legal Liability Policy.
- 4.6 MIA coverage does not extend to leased or owned vehicles.

5. EXCEPTIONS

6. AUTHORITY TO ACT

- 6.1 Delegated to staff.

7. REFERENCES (Bylaws, Procedures, Guiding documents)

- 7.1 5-1800-1 Directors – Reimbursement of Travel & Other Expenses

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