



Taylor County

Board of County Commissioners'

Policy Manual

Policy #:	Title:	Effective Date:
4.07	Florida Drivers License Personal Auto Insurance Coverage	02/03/2014

PURPOSE

Identify and minimize risk associated with employees driving in the course and scope of their employment.

REFERENCE

Florida Highway Safety and Motor Vehicles

<http://www.flhsmv.gov/ddl/vehicleinsurance.html>

POLICY

Driver's License and Driver Record Checks

Those employees required to operate an automobile, whether frequently or infrequently, must maintain a license at the level and classification consistent with their respective job description. Driver Record checks will be performed at minimum annually.

According to Florida State Law license holders **must notify the State within 10 days of an address change**. It is illegal to possess a driver's license with an incorrect home address. If your license is suspended the State will send notification to the address listed on the license. Suspensions frequently occur for failure to maintain adequate PIP (personal injury protection) coverage on your auto insurance. It is your responsibility to notify the DMV if your auto insurance and/or your home address changes.

Personal Vehicle Use in the Course and Scope of Employment

Whenever possible, *the use of a County vehicle* is preferred over the use of a personal vehicle for County business. If you use your personal vehicle for County business, regardless of how often, you are responsible for insuring the vehicle in accordance with the law. The State of Florida is considered a "No Fault" state, and vehicle owners must carry the minimum requirements for personal injury protection (PIP) and property damage liability, which is \$10,000 each. If you are involved in an auto accident in your personal vehicle during the course and scope of your employment, any injury you sustain will be filed with Workers' Compensation.

As with any auto accident, the negligent/“at-fault” driver’s liability insurance is primary for all claims. The County does not carry collision or comprehensive coverage for the damage to your personal vehicle. You will be responsible for paying for your own insurance deductible in the event of an auto accident.

If you drive your personal vehicle for County business on a regular basis, then you should notify your auto insurance carrier of this practice. You could be held personally liable for a negligent/“at-fault” accident, so the County recommends you carry at minimum \$300,000 worth of PIP (*Garcia v. Hollywood*). You must provide a copy of your current auto insurance card to your supervisor at the beginning of each insurance policy renewal cycle (i.e. every time you receive a new insurance card).

Acknowledgement - By signing this form, I acknowledge and understand the following:

1. It is my responsibility to make sure my driver’s license is current and valid.
2. If my driver’s license is not current and valid I will communicate this to my Supervisor and will immediately stop driving ANY vehicle for ANY County business.
3. I must maintain adequate automobile insurance if I drive a *personal vehicle* for County business and I am responsible for paying my own personal insurance deductible in the event of an auto accident.

Signature

Date

Print your name

RESPONSIBLE DEPARTMENT

Human Resources / Risk Management
