

Non-Owned Vehicles

Sometimes your ministry may need to borrow or rent a vehicle for a special event. If there's an accident and the vehicle owner doesn't carry enough insurance to cover the resulting damage, the driver's insurance could come into play. Use this checklist to help you avoid unpleasant surprises when operating borrowed or leased vehicles.

	Yes	Needs Attention
Borrowing		
1. Do you make sure that all employees, volunteers, and others who use their vehicles for church or ministry activities understand that their auto insurance policy (not the church's) is responsible for covering any damage in the event of an accident?	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you make sure that all drivers understand that their auto insurance may become involved, especially if an accident is their fault?	<input type="checkbox"/>	<input type="checkbox"/>
3. Do you give vehicle owners the opportunity to approve or disapprove of the drivers who operate their vehicles on the ministry's behalf?	<input type="checkbox"/>	<input type="checkbox"/>
4. Do you verify that the borrowed vehicle is in good working order?	<input type="checkbox"/>	<input type="checkbox"/>
Renting		
5. Do you know how much liability and physical damage protection the rental agency provides with the vehicle?	<input type="checkbox"/>	<input type="checkbox"/>
6. If the rental agency provides no physical damage protection (comprehensive or collision), do you buy supplemental coverage before picking up the vehicle?	<input type="checkbox"/>	<input type="checkbox"/>
7. Do you make sure that the only people who operate the vehicle are the ones registered with the rental agency?	<input type="checkbox"/>	<input type="checkbox"/>
8. Does your church have non-owned auto liability insurance coverage to back up the owners' and drivers' insurance?	<input type="checkbox"/>	<input type="checkbox"/>

Notes: _____

Completed by: _____ Date: _____