Non-Owned Vehicles Checklist

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.

1. Does your church have non-owned auto liability insurance coverage?  
   Yes:  
   Needs Attention:  

BORROWING

2. Do you make sure that all employees, volunteers, and others who use their vehicles for church or ministry activities have auto insurance coverage in place, and that they understand that their auto insurance policy (not the church’s) is responsible for covering any damage in the event of an accident?  
   Yes:  
   Needs Attention:  

3. Do you make sure that all drivers understand that their auto insurance may become involved, especially if an accident is their fault?  
   Yes:  
   Needs Attention:  

4. Do you give vehicle owners the opportunity to approve or disapprove of the drivers who operate their vehicles on the ministry’s behalf?  
   Yes:  
   Needs Attention:  

5. Do you verify that the borrowed vehicle is in good working order?  
   Yes:  
   Needs Attention:  

RENTING

6. Do you know how much liability and physical damage protection the rental agency provides with the vehicle?  
   Yes:  
   Needs Attention:  

7. If the rental agency provides no physical damage protection (comprehensive or collision), do you buy supplemental coverage before picking up the vehicle, or confirm with your insurance agent that your policy provides such coverage (including loss of use)?  
   Yes:  
   Needs Attention:  

8. Do you make sure that the only people who operate the vehicle are the ones registered with the rental agency?  
   Yes:  
   Needs Attention:  

Notes:  

Completed by: ________________________________ Date: __________________________

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