



# Rocky Mountain Conference of The United Methodist Church

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## Vehicle Loaning Policy Rocky Mountain Conference, United Methodist Church **Approved May 10, 2010**

The purpose of this policy statement is to clarify the Rocky Mountain Conference, UMC position regarding local churches and related organizations loaning their vehicles to other churches, organizations or individuals. The intent is to strike a balance of being hospitable and connectional while also protecting all of our churches within our Conference-wide Church Mutual group program.

### Background

From time to time churches and related organizations within the Rocky Mountain Conference, UMC are asked if they can loan their vehicle (van, bus, etc.) to another church, organization or individual. The need for the vehicle is often related to a mission trip or other church activity.

The Rocky Mountain Conference, UMC has a group program with Church Mutual Insurance Company. Within this group program, individual churches and organizations have their own policy and coverage limits. At the same time, all churches and organizations within the group program collectively share a general umbrella liability policy as additional coverage should a claim exceed the individual church or organization limits.

### Policy Statement:

#### Loaning vehicles to churches or organizations who are also within the Rocky Mountain Conference, UMC group program with Church Mutual Insurance Company

A Rocky Mountain Conference, UMC church or organization with auto insurance coverage from Church Mutual may loan its vehicle to another church or organization that is also insured within the Rocky Mountain Conference, UMC group program with Church Mutual. Churches or organizations must adhere to all of the following:

- Drivers need to have current legal license with appropriate classification (CDL for buses, regular license for cars and vans 15-passenger and under).
- Evidence of an acceptable driving record.
- Both churches and/or organizations need to understand, and have written acknowledgement, that if an insurance claim needs to be made it will go on the policy of the church or organization that owns the vehicle.
- Any specific vehicle or driver policies in place at the specific local church or organization.

#### Loaning vehicles to churches or organizations who are not in the Rocky Mountain Conference, UMC group program with Church Mutual Insurance Company

A Rocky Mountain Conference, UMC church or organization with auto insurance coverage from Church Mutual may not loan its vehicle to another church or organization that is not also insured within the Rocky Mountain Conference, UMC group program with Church Mutual.

We want to be hospitable, but due to safety and liability considerations loaning vehicles to other churches or organizations outside our group program with Church Mutual would not be a responsible action to take. Because of the way our group is insured through Church Mutual, if a serious accident were to occur the liability claim would impact all of our churches' ability to access liability coverage at a later date. In this situation, we must first be responsible for protecting our own churches and organizations within our Church Mutual group policy; therefore this is not a risk we can take for a group outside of our Conference-wide program.