



# Coworker Vehicle Insurance

## **POLICY**

Coworkers, home leaders or other individuals that are requested to use their personal vehicle for Cascadia business on an ongoing basis must ensure their vehicle(s) has/have adequate auto insurance to cover the business purpose for use, i.e. transportation of companions. Coworkers in the community inclusion program will be compensated for the insurance differential upon submission of a copy of the insurance documents to the Business Administrator. Home leaders and others living in the homes are responsible for their own insurance costs.

## **PROCEDURE**

All Cascadia Society vehicles, residential vehicles, and coworker vehicles that Cascadia has requested a coworker to use for transporting companions on a regular basis are required to:

- i. Have insurance coverage of at least \$5,000,000 for both personal injury and third-party liability.
- ii. Have business insurance coverage if they are required to drive more than 6 days in any calendar month on Society business.
- iii. Provide annual documentation to the Business Administrator confirming that these requirements are met.
- iv. This includes a current copy of the owner's certificate of insurance demonstrating appropriate coverage, their vehicle registration number, vehicle plate number, policy period, and Driver's Abstract (every 5 years).
- v. Provide documentation to the Business Administrator of the insurance cost.
- vi. differential between "pleasure" and "business use" and third-party liability on an annual basis for reimbursement (for personal coworker vehicles only - this does not pertain to personal residential vehicles).

**Standards associated with this policy: 1) 1.H.13**

**RESPONSIBILITY OF:** All Coworkers and Home Leaders  
**MONITORED BY:** Business Administrator