



Risk Matters 2016 Vehicle Reminders

USE OF PERSONAL VEHICLES

If your employees use personal vehicles on school business, it is the responsibility of the employee to contact their insurance agent to confirm if “business use” coverage is required. The employee’s personal auto coverage is primary. The School vehicle policy does not provide physical damage coverage for personal vehicles.

ADVANCED DRIVER TRAINING

The Risk Management Division offers the AAA Driver Improvement Program for your district at no cost. Employees completing this approved course may be eligible for a reduction in personally-owned vehicle premium according to Ark. Code Ann. 27-19-608. Call the Risk Management Division at 501-371-2690 to schedule a flexible course presentation for your district. The AAA Driver Improvement Program is presented at your location.

VEHICLE INSURANCE POLICY CHANGES

Many of you have expressed concerns about out of state travel where your Tort Immunity likely will not apply. To alleviate some of your concerns, on 7/01/2015, the out of state liability limit increased to \$5 million for all school districts purchasing their vehicle insurance through APSIT.

**Should you need help or additional information,
please contact our office immediately at (501) 371-2690.**