

POLICY NUMBER

LMP-4-81

DATE: April 10, 1995

ISSUED BY:

Cesar H. Odio
City Manager

SIGNATURE

City of Miami



LABOR/MANAGEMENT POLICY

REVISIONS

REVISED SECTION	DATE OF REVISION
All Sections	11/29/94
Purpose	04/10/95
Policy	04/10/95
New - Section F	04/10/95

SUBJECT: INSURANCE REQUIREMENTS OF EMPLOYEES USING PERSONALLY OWNED VEHICLES FOR CITY BUSINESS

PURPOSE: To provide standards, procedures and official guidelines relating to insurance requirements for the use by an employee of their personally-owned vehicle for the sole purpose of official City business during the work day; to provide the official procedure for reporting car mileage reimbursement on a biweekly basis.

Effective this date, this Labor/Management Policy will supersede all previous directives relating to the use of personally owned vehicles used for normal City business. This policy does not supersede Labor/Management Policy 1-77 concerning Travel on City Business.

THIS POLICY DOES NOT APPLY TO EMPLOYEES CURRENTLY RECEIVING A CAR ALLOWANCE.

THE POLICY WILL BE AS FOLLOWS:

Each employee that has been authorized to use their personally owned vehicle on City business within Dade and Broward County shall meet the following insurance requirements:

A. INSURANCE REQUIREMENTS

1. Each employee will procure on their own, and from a licensed Florida agency/carrier, liability insurance coverage with limits for bodily injury liability of \$10,000 per person and \$20,000 per occurrence; and for property damage liability of at least \$10,000 per occurrence.
2. Personal Injury Protection Coverage in accordance with Florida Statute 627.736, most current amendment, is a requirement.

B. PROOF OF COVERAGE

1. Proof of insurance coverage must be on file with each individual department as well as Risk Management and must be updated by the employee every six months or on their renewal period.



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C. COLLISION AND COMPREHENSIVE COVERAGE

1. Collision and Comprehensive must be included in the overall insurance policy with a deductible amount no greater than \$500.
2. Under no circumstances will the City accept responsibility for physical damage to a personally owned vehicle in excess of the deductible.
3. Failure to procure this coverage will result in no coverage from the City of Miami.

D. FAILURE TO COMPLY WITH THIS POLICY

1. An employee who does not comply with the aforementioned rules and regulations will result in denial of mileage reimbursement to the employee, as owner of the vehicle, for the use of his personally owned vehicle for City business.
2. If an employee fails to make a premium payment and coverage lapses, the owner of the vehicle would be financially responsible up to the amounts required by the City.

E. WORKER'S COMPENSATION COVERAGE

1. Worker's Compensation coverage will be extended to each employee using their personally owned vehicle on City business during the course and scope of their employment.

F. MILEAGE REIMBURSEMENT

1. The rate for current mileage reimbursement is in accordance with LMP-1-77 (Travel on City Business).

CONDITIONS

Should I elect to receive mileage reimbursement for using my personally owned vehicle for official business, I will abide by the following conditions. I understand that if all of these conditions are not fully complied with, my mileage reimbursement for insurance reimbursement will be denied.

- 1) If I elect to use my personally owned vehicle for official City of Miami business then my insurance shall be primary for the limits of liability and personal injury protection coverage as required by Florida Statutes 324.021(7) and 627.736.
- 2) I have acquired and maintained the proper insurance as required by Florida Statute 324.021(7). This insurance coverage shall include liability insurance coverage with minimum limits for bodily injury of \$10,000 per person and \$20,000 per occurrence; and property damage liability coverage with a minimum of \$10,000 per occurrence.
- 3) I have acquired and maintained the proper Personal Injury Protection coverage as required by Florida Statute 627.736. This coverage shall provide personal injury protection to a limit of at least \$10,000.
- 4) I have provided proof of my insurance coverage to my department supervisor as well as to Risk Management.
- 5) I am required to provide updates of my insurance coverage to my department supervisor and Risk Management every six months or whenever a new insurance policy comes into effect.
- 6) I possess and have provided a photocopy of a valid State of Florida Driver's License in my name.
- 7) My Florida Driver's License is not expired, cancelled or suspended and I am required to notify my department supervisor and Risk Management of any changes in my ability to lawfully operate my personally owned vehicle.
- 8a) I have acquired collision and comprehensive coverage and my deductible is no greater than \$500. I further acknowledge that the City will not pay any collision nor comprehensive benefits in an amount greater than my deductible amount; or
- 8b) I acknowledge that if I choose not to purchase collision and comprehensive coverage then the City of Miami will not be responsible for any damages to my personally owned vehicle.
- 9) If I allow my insurance coverage to lapse or expire, I will be personally liable for any and all damages, and the City of Miami will be absolved of all liability up to the amounts required by the City.

