

**Subject:** PERSONAL VEHICLE USE AND LOSS/DAMAGE REIMBURSEMENT  
**Dated:** November 12, 2003  
**Pages:** 1 of 2  
**Replaces Policy Dated:** N/A

- I. **STATEMENT OF POLICY:** The Pinal County Board of Supervisors is strongly committed to promoting safety in the workplace consistent with the application of good risk management practices.
- II. **PURPOSE:** To provide guidelines to obtain reimbursement for the deductible portion of loss/damage to employee's personally insured vehicle while engaged in County business.
- III. **POLICY:**
  - A. An employee's privately owned vehicle, used on County business, shall be covered by the employee's automobile insurance policy in accordance with Arizona Revised Statutes.
  - B. Privately owned motor vehicles, registered and licensed by the State of Arizona and used on County business, by County employees, suffering loss or damage due to not-at-fault accidents by non-insured motorists, are eligible for reimbursement for their auto insurance deductible or out of pocket expenses up to \$500. Vehicles damaged while parked in a bona fide parking space are not eligible for the deductible reimbursement. Reimbursement will be reviewed and approved through Risk Management.
  - C. Employees using their privately owned vehicles on County business shall advise their vehicle insurance carrier of such use. Sole responsibility for the foregoing lies with each employee.
  - D. The following documents are required for employees using their privately owned vehicle(s) on County business:
    - 1. a valid State of Arizona driver's license
    - 2. a current Insurance Identification Card for each vehicle driven for County business
  - E. In the event the employee is not at fault in an accident and there is available property damage coverage from the other party's insurance company, the employee must seek reimbursement for any deductible cost from the other insurance company. Risk Management is not authorized to approve the reimbursable deductible cost when other coverage is available.
    - 1. The employee must be driving on approved County business, in their personal vehicle, titled in their name and the vehicle must be in operation at the time of the accident.
    - 2. It is the employee's responsibility to acquire the accident report and other documents pertaining the other driver's insurance and agent information.
  - F. The burden of supporting a claim rests solely with the employee making a claim under this program.
  - G. Any exception to this program shall be reviewed by the Risk Manager with appropriate disposition by the Driving Review Board.
- IV. **DEFINITIONS:**
  - A. **Accident** is a single, unforeseen event that causes physical damage to the employee's personal vehicle.
  - B. **Auto policy** applies with respect to definition of an insurance carrier's comprehensive or collision loss policy obtained by the employee.
  - C. **Eligible employee** is a full time, part-time, or temporary employee that is authorized to drive for Pinal County.
  - D. **Bona fide parking space** means a parking lot or curbside parking on a regular basis to conduct business within a home or building.
- V. **AUTHORITY AND RESPONSIBILITY:** Privately owned motor vehicles used on County business must have the minimum insurance or greater for personal liability each person/each accident and property damage as prescribed by the A.R.S. §28-4009, 2 (a)(b)(c).

- VI. **PROCEDURES:** An employee making claim for reimbursement of his or her deductible shall provide the following information/documents to Risk Management:
- A. A loss report of the incident/accident resulting in damage to the employee's personal vehicle.
  - B. Pictures of the vehicle damage must be submitted with the report.
  - C. Proof of vehicle repair, i.e. invoice and picture.
  - D. Proof of insurance on one of the following: copy of the declaration page of the insurance policy; certificate of insurance from the carrier, with respect to commercial-business use of the personal vehicle; letter from the agent/broker/carrier verifying proof of coverage.