

minimum level of bodily injury liability protection as required for employees receiving automobile insurance assistance.

3. *Deductible*—Assistance (as calculated in c. below) may be granted on annual automobile insurance expense that exceeds 16.5 percent of the current monthly Remuneration Factor (rounded to the nearest dollar). Proof of payment and minimum insurance limits as in a. below is required.

a. *Required Coverage*—Those eligible for automobile insurance as listed in paragraph 1 above shall be required to carry insurance with the following minimum limits when such limits are readily available:

*Bodily Injury Liability	\$250,000/500,000
*Property Damage Liability	50,000
Medical Payments	5,000
Comprehensive	**100 Deductible
Collision	**500 Deductible
Uninsured Motorist	Statutory

b. In the event an employee mentioned in paragraph 1. above has a claim, the first \$50 of the collision or comprehensive deductible will be paid by the employee and the remainder of the deductible will be paid by the employing organization. If the employee or the insurer brings a liability claim against a third party and recovery is realized, reimbursement shall be made to the employing organization for any amounts previously paid by the employer above the first \$50 of the deductible.

c. The amount of the assistance shall be determined by applying the appropriate factors to the average premiums of two insured automobiles owned by and used primarily by the employee and spouse. Premiums in excess of those typical of standard type cars shall not be considered.

*Optional \$300,000 single limit is acceptable

** Any deductible above or below this amount or waiver of the requirement to carry comprehensive and collision coverage is at the discretion of the employing organization.