

IEEE BUSINESS AUTO LIABILITY AND PHYSICAL DAMAGE INSURANCE COVERAGE OVERVIEW

VEHICLE TYPE	WITHIN THE U.S.	OUTSIDE THE U.S.
<p>Renting Automobiles on Authorized IEEE Business Travel</p>	<p>IEEE Volunteers and Staff Members should decline the optional collision damage waiver / loss damage waiver (sometimes referred to as CDW/LDW) and any supplemental liability protection (sometimes referred to as SLP/SLI) offered at the time of rental. IEEE’s Business Auto Insurance Policy provides liability and physical damage coverage when renting automobiles for authorized IEEE business travel in excess of the minimum coverage provided by the rental company.</p> <p><u>Coverage Limits / Deductibles</u> Liability Limits: US \$1,000,000 Physical Damage Limits: US \$50,000 Collision Deductible*: US \$1,000 Comprehensive Deductible*: US \$1,000</p>	<p>Local compulsory admitted insurance coverage (minimum insurance coverage limits required per country) should be purchased from the rental company at time of rental.</p>
<p>Utilizing Personal Automobiles on Authorized IEEE Business Travel</p>	<p>Individuals may utilize personal automobiles for business travel when other transportation is unavailable or uneconomical. The use of personal automobiles will be reimbursed at the current approved rate authorized by the U.S. Internal Revenue Service. This mileage allowance provides for all automobile costs (e.g. gasoline, repairs, insurance, etc.).</p> <p>IEEE Volunteers and Staff Members should maintain Auto Insurance as required by local law. The Volunteer and/or Staff Member is responsible for Auto Liability and Physical Damage Insurance. IEEE’s Business Auto Insurance Policy provides Excess Liability Coverage only. (Excess Liability Coverage becomes available once the individual’s Personal Liability Insurance coverage limits are exhausted).</p> <p><u>Coverage Limits / Deductibles</u> Liability Limits: US \$1,000,000</p>	<p>Individuals may utilize personal automobiles for business travel when other transportation is unavailable or uneconomical. The use of personal automobiles will be reimbursed at the current approved rate authorized by the U.S. Internal Revenue Service. This mileage allowance provides for all automobile costs (e.g. gasoline, repairs, insurance, etc.).</p> <p>IEEE Volunteers and Staff Members should maintain Auto Insurance as required by local law. While utilizing a personal automobile, the Volunteer and/or Staff Member is responsible for any and all incidents resulting in a loss and therefore should maintain adequate Auto Liability and Physical Damage Insurance coverage limits.</p>

**Sponsoring IEEE Business / Organizational Unit is responsible for payment of deductible.*

RECOMMENDED GUIDELINES WHEN OPERATING AN AUTOMOBILE ON AUTHORIZED IEEE BUSINESS TRAVEL:

- Drivers should possess a valid driver's license for the jurisdiction that they will be traveling within.
- Drivers should operate vehicle in accordance with applicable laws.
- Drivers should avoid conditions that could lead to loss of control i.e. driving while sleepy or inattentive, driving too fast for road conditions, or engaging in any other activities that could lead to distraction.
- Cell phone usage while driving is not recommended and in some jurisdictions is against the law. Stop the automobile in a safe area to use a cell phone or have a passenger use the cell phone for you.
- Drivers should not continue to drive an automobile which has become damaged.
- When renting automobiles, drivers should inspect the automobile before driving it. Make sure that any dents, scratches or other damages to the vehicle are noted on the rental agreement form prior to leaving the rental company office.
- When utilizing personal automobiles, drivers should maintain compulsory personal Auto Insurance coverage.
- Always lock the vehicle when it is unattended. IEEE cannot be responsible for personal property left in the automobile.

All accidents or comprehensive damage should be immediately reported to local authorities and to the IEEE Office of Risk and Insurance Management Services (ORIMS).

STEPS TO TAKE IN THE EVENT OF A MOTOR VEHICLE ACCIDENT

Immediate actions:

- Stay calm.
- Take precautions necessary to protect the scene of the accident from further accidents.
- Call the police. If someone is injured, request medical assistance. If fire is involved, request fire department aid.
- Be courteous. Answer police questions. Obtain names, addresses, and phone numbers of all involved parties. Give identifying information to the other party involved, but make no comments about assuming responsibility.
- As soon as possible, report the accident to the IEEE Office of Risk and Insurance Management Services at orims@ieee.org or +1 732 562 5541.
- Employees should report any work-related accidents and injuries immediately to their supervisor and contact benefits@ieee.org.

Gather the facts:

- The following documentation is required in order to substantiate a claim with IEEE's Auto Insurance Company:
 - ✓ Rental Agreement (if applicable), Police Report, IEEE Automobile Accident Information Report

IEEE AUTOMOBILE ACCIDENT INFORMATION REPORT

Your Name:	
IEEE Staff or Volunteer Position Title:	
Indicate location of IEEE Business Travel:	
Date accident was reported to IEEE:	
Date and time of accident:	
Address where accident occurred:	
Description of accident:	
Authorities that were contacted:	
IEEE Driver and Automobile Information	
Driver's name:	
Driver's address:	
Driver's date of birth:	
Driver License state and #:	
Rental or personal automobile:	
If rental, provide contact information for owner of automobile:	
Automobile Year, Make, Model:	
Automobile Identification #:	
Automobile License Plate # and state:	
Was the Automobile damaged? If yes, please describe:	
Is there a written estimate or repair bill for the damage? If yes, please provide a copy.	
Was the automobile drivable?	
Did airbag deploy?	
Were you or another party in this automobile injured? If yes, please describe:	
Other: Vehicle and Injury Information	
Driver's name:	
Driver's address:	
Driver's date of birth:	
Driver License state and #:	
Rental or personal automobile:	
If rental, provide contact information for owner of automobile:	
Automobile Year, Make, Model:	
Automobile Identification #:	
Automobile License Plate # and state:	
Was the Automobile damaged? If yes, please describe:	
Is there a written estimate or repair bill for the damage? If yes, please provide a copy.	
Was the automobile drivable?	
Did airbag deploy?	
Were any parties in this automobile injured? If yes, please describe:	

Please attach a separate sheet with applicable information if more than two parties were involved in the accident.