

MARKLUND
HUMAN RESOURCES POLICY AND PROCEDURE

<u>POLICY NO:</u> 5.8	<u>PAGE:</u> 1 OF 1
<u>SUBJECT:</u> EMPLOYEE TRAVEL INSURANCE	
<u>DEPARTMENTS AFFECTED:</u> ALL	<u>APPROVED BY:</u>
<u>ISSUED:</u> 2-15-91	<u>REVISIED:</u>
	<u>EFFECTIVE DATE:</u> 2-15-91

PURPOSE: To outline the scope of liability an employee assumes when driving their personal vehicle on Marklund business. In addition, to outline to coverage afforded by Marklund on behalf of the employee.

POLICY:

1. Marklund provides up to \$250 each year per employee to cover expenses incurred to meet a deductible on collision or comprehensive coverage. The employee must be driving on Marklund business as authorized by the appropriate manager.

It should be noted these considerations take effect only if the employee is found to be at fault in the accident or injury, and if the employee is both driver and owner of the vehicle.

2. Two additional areas of exposure are not covered by Marklund:

- A. Increased annual premiums; the employee is expected to assume responsibility for their own actions. Arranging reimbursement on a continuing basis is too cumbersome.
- B. Liability above the employee's limits; this is unlikely since Marklund's liability policy would be called on to cover losses due to the actions of an employee.

PROCEDURE: If it is necessary to evaluate a claim against an employee, this should be brought immediately to the attention of their division manager and the Administrator.