

**SECC Automobile Insurance Assistance Policy**  
Zone Change Effective 7/1/2019

SECC provides auto insurance assistance, in accordance with NAD working policy.

**Eligibility**

Pastors, department directors, associate and assistant directors, associate and assistant treasurers, trust officers, conference officers, auditors and full-time supervising principals, teaching principals and CDC Directors (benefits for education employees effective July 1, 2008).

**Amount of Assistance**

The amount of assistance is equal to the amount of the auto insurance policy, for a 6-month period, up to the current SECC maximum. Payment is made, for up to two vehicles if a worker is married, and one vehicle if a worker is single, provided that the minimum coverage requirements are met (see minimum coverage required below). Married denominational employees, where both spouses are employed by SECC, assistance is provided on one car per spouse. Employees with dependent children, up to age 26, are eligible for a higher reimbursement, if the dependent name appears on the policy.

**Minimum Coverage Required**

Area	Regular	Dependent Assistance Age 22-25	Dependent Assistance Age 16-21
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**Zone 1 - Hi Desert, Inland Empire**

One Car	602	752	902
Two Cars	962	1,203	1,444

**Zone 2 - Orange County, San Diego County, 29 Palms, Yucca Valley**

One Car	651	814	977
Two Cars	1,042	1,302	1,562

**Coverage Required**

To receive assistance, the following coverage must be in place. Assistance will not be issued without proof of the following required coverage:

\$250,000 bodily injury per person

\$500,000 bodily injury per occurrence

\$50,000 property damage liability per occurrence

\$5,000 medical payments

\$15,000/\$30,000 uninsured motorist

\$100 deductible comprehensive

\$500 deductible collision

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### **Payment of Assistance**

To receive automobile insurance assistance, a copy of the current auto insurance policy that specifies the policy period, coverage and deductible amounts, and individuals covered under the policy (declaration sheet), must be submitted to the Human Resources Department. For eligibility of dependent coverage, the dependent(s) must appear named on the policy. If a current policy is not on file, a reminder letter will be sent, however, payment may not be made without the documentation. Assistance is paid twice per year, on a 6-month cycle, through payroll. The cycle is usually associated with the first month of eligibility for assistance. For instance, if you are hired in June, your payment cycle would be June and December.

### **Assistance With A Claim**

This policy also assists employees with a partial reimbursement of deductibles for comprehensive and collision claims.

For a partial deductible reimbursement of a **comprehensive claim**, a reimbursement of \$50 is provided. Proof of repair for covered vehicle is required.

For a partial reimbursement of a **collision claim**, reimbursement is provided for the amount of the deductible, less \$50, up to a maximum of \$450. Proof of repair for covered vehicle is required.

### **Questions?**

For questions or clarifications on this policy, please contact the Human Resources Department at (951) 509-2355.