



Memo

Date: July 1, 2009

To: Pastors, Business Managers, School Administrators and Priests with personal vehicles covered on the Archdiocese of Atlanta's Commercial Fleet Policy

From: Barbara Henderson, Finance Office - Archdiocese of Atlanta

Re: Automobile Policy and Procedure – Effective July 1, 2009 to July 1, 2010

Summitt Insurance Agency, Inc. has processed the renewal for the above referenced term. Enclosed is an ID card for each vehicle on your location's list. This card must remain in the vehicle at all times. You may not give this card to anyone at any time. In the event of an accident, please call Gail Petree at 678-455-5368 or Cindy Ledford at 1-800-235-3891 ext 179 or 1-318-934-4220 to report your claim.

DMV regulations for Fleet Policies, state that the policy will no longer list the location name, priest's name, the description of the vehicle or VIN number on the auto ID cards. Rather, they must simply state "**Georgia Commercial Fleet Policy**" information, the name of the insurance company, the policy number, effective dates and the name of the insured. The name of the insured is the Archdiocese of Atlanta.

Please make checks payable to the Archdiocese of Atlanta with your account number on the check. **All balances must be paid by October 1, 2009, unless a payment plan is set up with Diane Ray in the finance department at 404-885-7203.**

All vehicle changes should be reported to Diane Ray at 404-885-7203 or fax 404-885-7223. A vehicle change form is included. If you are purchasing a new vehicle, all the dealership will need as proof of insurance is the Georgia Fleet Auto ID card. A change form must be faxed to Diane Ray with the information on the new vehicle and if you are trading an auto please indicate this information also. Any difference of premium will be invoiced or credited.

If you lease/rent a vehicle, you must notify Diane Ray at 404-885-7203 and a certificate of liability insurance or "proof of insurance" form will be prepared for you. The certificate is so that the rental insurance will not need to be taken. We will need driver information, (Name, DOB, and a copy of the driver license, number, expiration date), how many individuals are going, how many miles to be traveled round trip, name of the event, who the vehicle is being leased/rented from, when it will be picked up and returned.

Finance Office

**680 West Peachtree Street, N.W. ■ Atlanta, Georgia 30308-1984
(404) 888-7808 ■ Fax (404) 885-7223 ■ www.archatl.com**

The request must be received at least 5 days in advance so that we have enough time to get this prepared for you. Please fax the information to 404-885-7223 or email dray@archatl.com.

Requests for proof of insurance from your lien holder should be sent immediately to Diane Ray for processing along with all the accompanying documents such as title, registration, bill of sale, etc, including your phone number. Any contract which requires proof of automobile insurance should be faxed to Diane Ray at 404-885-7223.

The annual charge for each type of vehicle is listed on the Summary of Coverage page. You can estimate your actual charge by dividing that amount by 365 days and multiplying that daily rate by the number of calendar days from the effective date of the addition or deletion of the vehicle.

Automobile Reimbursement Policy for Diocesan Priests

This is an update of the automobile reimbursement policy for diocesan priests. This policy is necessary so that the Archdiocese can properly comply with Federal and State income tax laws. The policy is as follows:

Priests of the Archdiocese of Atlanta will have the option to be reimbursed for automobile expenses in either of the following methods:

1. 80% of all routine operating expenses including gas, oil, insurance, repairs, tires, etc. This does not include major repairs (engines, transmission, etc.) or insurance deductible. OR
2. 55 cents per mile for mileage driven for church or school business. This is updated by the IRS annually.

If option #1 is used, it will be necessary for the employer to include the reimbursement on your W-2 form as income. You will have to report this as income on your annual income tax return. You then may deduct the business portion of your auto expenses as part of your itemized deductions on your return. This deduction could be severely limited depending on your total itemized deductions. For example, if your total itemized deductions are \$7,250, including automobile expenses of \$3,000, your benefit would only be \$1,800 since your standard deduction is \$5,450, based on 2008

Option #2 reimburses the priest at the rate of 55 cents per mile for 2009 based on reports of business miles submitted by the priest to the employer. This type of reimbursement is tax free and is not required to be included in the priest's W-2.

The option selected by you depends on your personal situation, primarily the number of business miles driven.

Remember, the "Actual Expense Method" requires reporting to the IRS, while the Mileage Method does not.

**Archdiocese of Atlanta
Automobile Summary of Coverage
July 1, 2009 to July 1, 2010**

This summary has been prepared to furnish you with a quick reference to the coverage and to provide you with instructions on how to file a claim and renew your tags.

Policy Information

This is a "Commercial Georgia Fleet" policy written in the name of the Archdiocese of Atlanta. Each parish, school or priest personal auto has its own client number and billing address, but this is NOT an individual policies.

Redland Insurance Company

Limit of Liability: \$1,000,000 CSL
Medical Payments: \$5,000

Customer Service Rep: Cindy Ledford
1-800-235-3891 X 179 or 1-318-934-4220

or

Gail Petree at 678-455-5368

Uninsured Motorists: \$1,000,000

Policy No: RICGA0003289

Deductibles

\$500 – comprehensive
\$500 – collision

Physical Damage: Adjusted as ACV or cost of Repair, whichever is less.

Coverage is provided for hired or borrowed autos, with physical damage coverage with deductibles of \$500/500 and coverage for Non-owned liability.

The annual charge per vehicles is:

Automobile - \$1,230.00 SUV/Truck - \$1,700.00 Bus/Van - \$1,300.00 Trailer - \$175.00

**Report all accidents/claims to Redland Insurance Company at 1-800-235-3891 Ext-179
Cindy Ledford or to Gail Petree at 678-455-5368**

Please provide them with the following information; an accident reporting sheet is attached:

1. Name and address of each driver, passenger and witness
2. Name of insurance company and policy number for each vehicle involved.
3. Report accidents to Diane Ray 404-885-7203 after you have spoken to the claims representative. Please provide her with the claim number that is assigned.

Archdiocese of Atlanta
AUTOMOBILE ACCIDENT REPORT

DATE OF INCIDENT:

TIME OF INCIDENT:

INSURED DRIVER'S NAME:

PRIMARY PHONE #:

ALTERNATE PHONE #:

INSURED VEHICLE: YEAR, MAKE, MODEL, VIN# _____

LOCATION OF INCIDENT:

DESCRIPTION OF INCIDENT:

WAS ANOTHER VEHICLE INVOLVED? Yes () No ()

IF SO, PLEASE PROVIDE YEAR, MAKE, MODEL, TAG # _____

OTHER DRIVER'S NAME:

PRIMARY PHONE #:

ALTERNATE PHONE #:

OTHER VEHICLE INSURED? Yes () No () Unknown ()

INSURANCE COMPANY & POLICY NO. _____

INJURIES SUSTAINED: YES _____ NO _____

WITNESSES/PHONE NUMBERS:

TO REPORT A CLAIM, PLEASE CALL THE ABOVE INFORMATION IN TO:

GAIL PETREE or JOAN EDMONDS
PUBLIC RISK UNDERWRITERS
678-455-5368

OR YOU MAY FAX OR EMAIL THE INFORMATION TO:

Fax: (770) 441-2797
Email: gpetree@publicrisk.com

Auto Request/Change Form

Fax to: Diane Ray - 404-885-7223

From: _____

Account Number _____

Parish: _____ Address: _____

_____ Add Effective Date _____

_____ Delete Effective Date _____

Year Make/Model VIN _____

Cost New _____ Passenger/Truck/SUV/Van/Bus _____

Driver Information

Name as it appears on drivers' license: _____

Copy of Drivers License

License Number: _____

Date of Birth: _____

Requested by: _____ Date: _____

Phone # _____

Fax # _____