

SECC Automobile Insurance Assistance Policy

Change Effective 7/1/2024

SECC provides auto insurance assistance, in accordance with the following policy:

Eligibility

Pastors, conference department directors, conference associate and assistant directors, conference associate and assistant treasurers, conference office trust officers, conference officers, and auditors. Also full-time supervising principals, teaching principals, vice principals, business managers, and ECE Directors (Benefits for education employees effective July 1, 2024).

Eligible employees must provide evidence of the Required Coverage:

\$250,000 bodily injury per person
\$500,000 bodily injury per occurrence
\$100,000 property damage liability per occurrence
\$5,000 medical payments
\$15,000/\$30,000 uninsured motorist
\$100 deductible comprehensive
\$500 deductible collision

Amount of Assistance

The assistance amount matches the auto insurance policy value for a 6-month duration, capped at the current SECC maximum. If a worker is married, assistance extends to two vehicles; for singles, it covers one vehicle, as long as they meet the minimum coverage requirements (outlined below). In cases where both spouses are employed by SECC, assistance is allocated to one vehicle per spouse. Additionally, employees with dependent children under 26 can qualify for increased reimbursement if the children are listed on the policy.

Minimum Coverage Required

Area	Regular	Dependent Assistance	Dependent Assistance
		Age 22-25	Age 16-21
Zone 1 - San Bernardino, Riverside, and Imperial County			
One Car	\$ 1,177.25	\$ 1,327.25	\$ 1,477.25
Two Cars	\$ 1,537.25	\$ 1,778.25	\$ 2,019.25
Zone 2 - Orange and San Diego County			
One Car	\$ 1,247.50	\$ 1,410.50	\$ 1,573.50
Two Cars	\$ 1,597.00	\$ 1,857.00	\$ 2,117.00

Payment of Assistance

To qualify for automobile insurance assistance, employees must submit a copy of their current auto insurance policy to the SECC Human Resources Department. This policy should detail the coverage period, coverage amounts, deductible information, and list of individuals covered (commonly known as the declaration sheet). Dependents must be explicitly named on the policy to be eligible for the dependent assistance. This benefit is paid in advance of the 6-month coverage period.

Payments are disbursed twice annually via payroll, following a 6-month cycle. The payment schedule typically corresponds to the month of initial eligibility. For example, if an employee is hired in June, their payment cycle will commence in June and December respectively.

SECC Automobile Insurance Assistance Policy

Effective 7/1/2024

Page 2

Reminders

In cases where no current policy documentation is on file for the current reimbursement cycle, a reminder email will be issued by the SECC HR Department. Reimbursements **will not be made without current, required policy information.**

Assistance With A Claim

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

Comprehensive Claim Reimbursement

A partial deductible reimbursement for comprehensive claim is maximum of \$75. Proof of repair for a covered vehicle is required.

Collision Claim Reimbursement

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

Maximum Claim Reimbursement

Claim assistance is only available for up to 2 claims per year whether comprehensive, collision, or a combination thereof.

Questions?

For questions or clarifications on this policy, please contact the Human Resources Department at (951) 509-2352.