**Automobile Insurance Program**

There will be a charge for Automobile Liability Insurance and \*Automobile Physical Damage Insurance per scheduled unit. The rate per unit varies depending upon the classification of the unit. See the listing of unit types and the associated annual full coverage premium for FY2024 below.

|  |  |  |
| --- | --- | --- |
|  | FULL COVERAGE | LIABILITY ONLY |
| * Private Passenger | $ 2,735 | $ 2,052 |
| * Utility Trailer | $ 725 |  |
| * Multifunctional School Activity Bus (MFSAB) | $ 6,038 | $ 4,529 |
| * Buses | $ 8,982 | $ 6,736 |
| * 10-15 Passenger TRANSIT Vans (NEW FY24) | $ 4,261 | $ 3,197 |

\*Regarding Automobile Physical Damage Insurance, this coverage can be declined so long as the vehicle is owned by the location and there is no lease or lien on the unit. Selection of this option will result in a **25% reduction** in the premium amounts as noted in the above schedule.

**Physical Damage Deductibles**

|  |  |  |
| --- | --- | --- |
| **Parish/School/ACC Auto** |  | **FY25 Deductible Eff 7/1/2024** |
| Collision/Comprehensive  Full Glass Replacement  Glass Repairs |  | $1,000  $500  No Deductible |

**Rental Vehicles**

If your parish or school rents a vehicle(s) for any of your ministries or activities, please note that effective 7/1/2019, any location renting vehicles will need to cover the cost of the physical damage coverage (covers damages to the rental vehicle itself) for any rental vehicles. The insurance program will continue to provide the liability coverage protection for rental vehicles.