Messiah College
Vehicle Management POLICY

Policy: Messiah College strives to manage its vehicle fleet, leased/rented, and pool as effective and efficient as possible; to be consistent with our mission, to abide by state and federal regulations, insurance, as well as with College policies and procedures. ONLY approved drivers may operate a fleet, lease/rented, or pool vehicle.

Objectives: To provide clear and concise policy guidelines for the use of fleet, pool and/or leased vehicles by approved drivers of Messiah College.

Definitions:
- Fleet Vehicle – Fleet vehicles governed by this policy are road licensed vehicles owned by the College. These are assigned to departments and/or employees.
- Pool Vehicle – Pool vehicles are governed by this policy are road licensed vehicles owned and suitable for providing basic transportation for any approved driver. These vehicles are available, upon scheduling, for any approved driver.
- Leased/Rented Vehicle – Leased/rented vehicles governed by this policy are road licensed vehicles leased or rented by the College for specific department and/or a purpose/destination.
- Approved Driver – A person who has successfully completed the Safe Driving Program and has authorization/approval by the College to drive College vehicles (fleet, pool or leased) while on official business.
- College Employee – Any full-time or part-time faculty, staff member, grad assistant or any student worker employed by Messiah College.
- Student – Any enrolled full-time or part-time student.

Responsibility: Facility Maintenance Services, Fleet Services, Department of Safety, College Receptionist
I. **Fleet Management Structure**
   A. Facility Services / Facility Maintenance Service Manager
      1. Day-to-day operations overseen by the Facility Maintenance Service Manager.
      2. Authorizes grounding of vehicles due to inclement weather.
      3. Responsible for vehicle maintenance and/or repairs.
   B. Department of Safety
      1. Oversight for the Approved Driver Program.
      2. Oversees on-line driver training program.
      3. Performs behind the wheel training.
   C. College Receptionist’s office
      1. Processes applications.
      2. Maintains the approved driver list.
      3. Oversight of pool vehicle reservations.

II. **Policy Standards**
   A. Approved Driver
      1. Must possess a current, valid drivers’ license.
      2. An employee or full-time student as defined on page 1 of this policy.
      3. Must complete the Approved Driver Application.
      4. Must successfully complete the College’s on-line Safe Driving Program.
      5. Provide proof of personal automobile insurance coverage currently in place.
      6. Complete the MVR Request Form (to obtain driving record for the past 3 years)
         a. Students are required to complete the MVR Request annually when reapplying.
         b. Employees are required to complete the MVR Request every two years (which is every other year) when reapplying.
         c. Approval will be based on the matrix provided within this Fleet Management Policy.
      7. Behind the wheel testing is required if needing to drive a 15-Passenger Van. This testing is required once you have been approved through the application and MVR process. This is a one-time test unless deemed necessary by the Safety Department to take it again.
      8. Renewal of driving approval required annually on or before September 30.
         a. If the driver was approved between April 1 and August 1 in the same year prior to the September 30 deadline, no renewal is necessary.
         b. Employees must re-apply every 2 years; the behind the wheel training is not required unless you have been instructed to do so.
         c. All students even must renew annually.
      9. Revocation/non-approval of approved driver status is dependent upon meeting all criteria of this policy.
   B. Pool Vehicles
      1. Only used for institutional outreach or college related business; pool vehicles are not for personal use.
      2. Student clubs or organizations must be officially recognized by the College and chartered through SGA (Student Government Association).
      3. Approval for students may be granted in the event a health related need as specified within the student Care and Medical Transportation Policy.
      4. 15-Passenger vans require a behind-the-wheel competency training.
      5. Messiah College owned or leased 15 passenger vans shall **NOT** be used at any time to
transport minors of the age of pre-primary, primary, or secondary school students (0 to 17 years of age).

6. The use of a roof rack or similar roof mounted cargo carrier is prohibited.
7. The towing of a trailer behind a college owned and/or leased 15 passenger van is prohibited.
8. Wheelchair Accessible Van requires vehicle familiarization training.
9. Travel to Canada and Mexico mandates additional insurance requirements.
10. A minimum of $25 cleaning fee will be charged if vehicle requires additional clean-up (exterior and interior).

C. Leased/Rented Vehicles
1. Used only if a Pool Vehicle is not available.
2. Vehicles must be leased/rented from an authorized rental agency and may NOT be rented from satellite/kiosk type venues (i.e., hotel lobby, gas stations, etc.).
3. Approved drivers must abide by all age requirements or other restrictions as set forth by the leasing agency.
4. All, domestic and international vehicle rentals for college business must be purchased with a college assigned VISA card. The driver’s name must also appear on the lease agreement, along with additional drivers if any. This is for insurance purposes.
5. All domestic rentals of cars for college business are to waive the Loss Damage.
6. All rentals of 15 passenger vans are strongly encouraged to purchase the Loss Damage with the decision to be made in conjunction with their appropriate Vice President.
7. All International rentals of cars/vans for college business are to purchase ALL insurances from the rental agency.
8. The VISA cardholder is responsible to report any accident immediately and provide all required documents as outlined in the attached VISA Corporate Card Benefit document.
9. The College will cover any deductible that VISA does not cover on cars and all deductibles on vans. However, multiple incidents will result in a meeting with the employee’s respective Vice President.
10. Travel to Canada and Mexico mandates additional insurance requirements.

D. Fleet Vehicle
1. Dedicated vehicles to a specific individual or department.
2. Employees must pass the 15-passenger van test prior to driving one of the fleet trucks or cargo vans.

E. Personal Vehicles
1. If using a personal vehicle, the vehicle owner’s personal auto insurance is primary coverage for liability, comprehensive and collision damage to the vehicle.
2. The use of a personal vehicle is permitted if the traveling distance is within a 30-mile radius of the college. The use of a personal vehicle is also permitted if no College vehicles are available.
3. Motorcycles, scooters, mopeds, and/or bicycles are not permitted to be used for College Business Travel.

III. Insurance
A. Pool Vehicles
1. The College’s automobile liability insurance coverage is primary coverage for approved drivers.
2. College employees and student workers are covered for bodily injuries by Workers’
Compensation insurance.
3. Non-student workers and other passengers are covered for bodily injuries under their personal automobile insurance policy (per Pennsylvania law).
4. Uninsured passengers' (those without automobile insurance) would be covered for bodily injury under their healthcare insurance.
5. Travel to Canada and Mexico mandates additional insurance requirements.

B. Leased/Rented Vehicles
1. See above Policy Standards “C” for additional insurance information & requirements
2. Travel to Canada and Mexico mandates additional insurance requirements
3. Automobile liability insurance coverage is provided for approved drivers.
4. College employees and student workers are covered for bodily injuries by Workers’ Compensation insurance.
5. Non-student workers and other passengers are covered for bodily injuries under their personal automobile insurance policy (per Pennsylvania law).
6. Uninsured passengers’ (those without automobile insurance) would be covered for bodily injury under their personal healthcare insurance.

C. Fleet Vehicle
1. The College’s automobile liability insurance coverage is primary for approved drivers.
2. College employees and student workers are covered for bodily injuries by Workers’ Compensation insurance.
3. Non-student workers and other passengers are covered for bodily injuries under their personal automobile insurance policy (per Pennsylvania law).
4. Uninsured passengers’ (those without automobile insurance) would be covered for bodily injury under their healthcare insurance.
5. Travel to Canada and Mexico mandates additional insurance requirements.

D. Personal Vehicle While Used for College Business
1. The vehicle owner assumes all responsibility for liability, comprehensive and collision damage to the vehicle. (Because of this exposure, employees are encouraged to use pool vehicles).
2. College employees are covered for bodily injuries under the College’s worker’s compensation policy.
3. Non-student workers and other passengers are covered for bodily injuries under their personal automobile insurance policy (per Pennsylvania law).
4. Uninsured passengers’ (those without automobile insurance) would be covered for bodily injury under their personal health insurance.

IV. Accidents / Breakdowns
A. Fleet, Pool and/or Leased/Rented Vehicles
1. All accidents or vehicle damage of Fleet, Pool and/or Leased/Rented vehicles occurring on and off campus must be immediately reported to the Dispatch Services office at 717-691-6005.
2. Drivers must complete an accident report.
3. Photos of all vehicles involved are required. Cell phone photos are ideal.
4. A minimum suspension of 14 days can occur immediately following an accident, pending an internal investigation for all pool, fleet or leased/rented vehicles.
5. Employees must inform their supervisor immediately of any accident.
6. A Safety Officer will inform the student or employee at the time of reporting the accident that their driving privileges are immediately suspended until the investigation is completed. Employee suspensions will be handled by the Vice President for Operations.
in cooperation with the immediate supervisor or area Vice President as to the length of an appropriate suspension.

7. Accidents determined to be attributable to the driver may carry personal financial (insurance deductible) responsibility for the driver of a Fleet, Pool, and/or Leased/Rented vehicle.

8. If vehicle is rented and the CDW/LDW was declined, the VISA cardholder is responsible for reporting the damage to VISA, along with all required documentation.

9. If 15-passenger van is rented and CDW/LDW was declined, driver must also report this accident to the Office of the Vice President for Operations.

B. Vehicular / Mechanical Breakdown
   1. Driver will immediately contact the Department of Safety/Dispatch Services at 717-691-6005 upon any mechanical problem or breakdown for Pool Vehicles.

V. Miscellaneous
   A. Safety
      1. All drivers and passengers must wear seat belts at all times.
      2. The number of passengers may never exceed the number of seat belts in the vehicle.
      3. All windshields (front & back) and other windows must be free from any obstructions, i.e. luggage, equipment, or other objects.
      4. The windshields and windows, hood and roof of all vehicles must be cleared of all snow and ice prior to driving.
      5. Cell phone use while driving is prohibited.
      6. All drivers must follow the speed limit and all other laws.

   B. Revocation of Privileges
      1. Failure to disclose to the Department of Safety, any revocation and/or suspension of license by governing agency.
      2. Arrest and/or subsequent conviction for DUI, DWI, underage drinking, cited for reckless driving or other serious vehicular offenses committed either on or off-campus in a College vehicle or personal vehicle.

   C. Drivers are personally responsible for paying the cost of all fines (including court costs, late fees, penalties, etc.) for traffic violations, speeding citations, parking citations or EZ-Pass violations received while operating a college fleet, pool, and/or leased/rented vehicle. Drivers are required by this policy to immediately report such instances of violation to the Department of Safety. Failure to do so may result in the suspension or permanent revocation of driving privileges.

Approval Signatures:

Kathy Gates, College Receptionist
Brad Markley, Dir. of Facilities Services
Cindy Burger, Dir. of Safety & Dispatch Services
Approval Signatures Cont’d.:

Dan Smith, Facility Maintenance Service Manager

Steve Kennedy, Fleet Services Mechanic

Sean Paddock, Asst. Dir. of Safety, Patrol & Operations

Kathrynne G. Shafer, V.P. for Operations
# Driver Acceptability Matrix - Messiah College

<table>
<thead>
<tr>
<th>Number of Moving Violations within the Past 3 Years</th>
<th>Number of Accidents Within the Past 3 Years</th>
<th>Number of Major Violations within the Past 3 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>![Check Mark] ![Check Mark] ![Question Mark] ![X] ![X]</td>
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<tr>
<th>Major Violations consist of but not limited to:</th>
<th>- DUI</th>
<th>- Speeding &gt;21 mph over limit</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>- License Suspension</td>
<td>- Possession of Illegal Drugs</td>
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</table>

**Legend:**
- ![Check Mark] - Acceptable
- ![Question Mark] - Indeterminate
- ![X] - Not Acceptable
Visa Corporate Card

FOR QUESTIONS OR ASSISTANCE 24 HOURS A DAY, 365 DAYS A YEAR, CALL THE TOLL-FREE NUMBER ON THE BACK OF YOUR VISA CARD, OR 1-800-VISA-917.

For more information about the benefits described in this Guide, call the customer service number on your Visa card statement.

Auto Rental Collision Damage Waiver

What is this benefit?
Subject to the terms and conditions provided in this Guide to Benefit, the Visa Auto Rental Collision Damage Waiver (Auto Rental CDW) provides reimbursement for damage due to collision or theft up to the actual cash value of the rental vehicle. Here are answers to some commonly asked questions about the benefit.

Who is eligible?
You are eligible only if you are a valid cardholder whose name is embossed on an eligible U.S.-issued Visa card or are authorized by your company to rent an eligible vehicle using your company’s eligible account (“Authorized User”). Only you, as the primary renter of the vehicle, and any additional drivers permitted by the auto rental agreement are covered.

What is covered?
Subject to the terms and conditions in this Guide to Benefit, the Visa Auto Rental Collision Damage Waiver reimburses you for covered theft or damage as well as valid administrative and loss-of-use charges imposed by the auto rental company as well as reasonable towing charges that occur while you are responsible for the rental vehicle. Only vehicle rental periods which neither exceed nor are intended to exceed thirty-nine (39) consecutive days are covered.

This benefit is primary and provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. If the rental is used for personal reasons, this benefit supplements, and applies excess of, any valid and collectible insurance or reimbursed benefits from any other source.

Must private passenger automobiles, minivans, and sport utility vehicles and trucks be eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle.

The benefit covers:
- Physical damage and/or theft of the covered rental vehicle.
- Valid loss-of-use charges imposed by the auto rental company through a fleet utilization log.
- Reasonable and customary towing charges due to covered theft or damage, to the nearest qualified repair facility.

How do I activate this benefit?
For the benefit to be in effect, you must:
- Initiate and complete the entire rental transaction with your eligible Visa card.
- Decline the auto rental company’s collision damage waiver (CDW/LOD) option or similar provision.

Individual limits:
- Check the rental vehicle for prior damage before leaving the rental lot.
- Review the vehicle rental agreement carefully to make sure you are declining CDW/LOD, and also, to familiarize yourself with the terms and conditions of the auto rental agreement.

What do I do if I have an accident or the rental vehicle is stolen?
Immediately call the Benefit Administrator at 1-800-VISA-917 to report the theft or damage, regardless whether your liability has been established. If you are outside the United States, call collect at 401-585-9994. The Benefit Administrator will answer any questions you or the auto rental company may have and will then send you a claim form.

All incidents must be reported to the auto rental company immediately following the theft or damage, but no later than forty-five (45) days following the date of theft or damage. Furthermore, we reserve the right to deny any claim that occurs charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any incident. You must make every reasonable effort to protect the rental vehicle from theft or damage.

What is not covered?
- Any obligation you assume under any agreement.
- Any violation of the auto rental agreement or this benefit.
- Injury of anyone or anything inside or outside the rental vehicle.
- Loss or theft of personal belongings.
- Loss or theft of personal belongings.
- Expenses assumed, waived, or paid by the auto rental company or its insurer.
- Cost of any insurance or collision damage waivers offered by or purchased through the auto rental company.
- Expenses reimbursed under your business or personal automobile insurance policy.
- Depreciation of the rental vehicle caused by the incident, including, but not limited to, diminished value.
- Theft or damage due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to combined or illegal activities.
- Wear and tear, gradual deterioration, or mechanical breakdown.
- Items not installed by the original manufacturer.
- Damage due to off-road operation of the rental vehicle.
- Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, revolution, insurrection, or terrorist activities).
- Conflagration by atrocities.
- Vehicles that do not meet the definition of covered vehicles.
- Rental periods that either exceed or are intended to exceed thirty-nine (39) consecutive days.
- Lease and minor leases.
- Theft or damage as a result of the authorized driver’s and/or cardholder’s lack of reasonable care in protecting the rental vehicle before and/or after damage occurs (except leaving the vehicle running unattended).
- Theft or damage reported more than forty-five (45) days from the date of the incident.
- Theft or damage for which a claim form has not been received within sixty (60) days from the date of the incident.
- Theft or damage for which all required documentation has not been received within thirty (30) days from the date of the incident.
- Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.

What if the auto rental company insists that I purchase the auto rental company’s collision damage waiver?
Call the Benefit Administrator at 1-800-VISA-917 for help. If you are outside the United States, call collect at 401-585-9994.

When and where do I have this benefit?
This benefit is available in the United States and most foreign countries. No benefit is provided for rented vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland. Additionally, this benefit is not available where prohibited by law or in violation of the territory terms of the auto rental agreement, or where prohibited by individual merchants. Because regulations vary outside the United States, we recommend you check with your auto rental company and the Benefit Administrator before you travel to make sure Visa Auto Rental CDW will apply.

This benefit is in effect while the rental vehicle remains in your control or in the control of an authorized driver permitted to operate the rental vehicle in accordance with the rental agreement between you and the auto rental company. This benefit terminates when the auto rental company repossesses control of the rental vehicle.

NOTE: In this document, "Visa card" refers to Visa Corporate, Visa Fleet, Visa Meetings, Visa Purchasing, or any combination of these products (Visa Commercial).
Auto Rental Collision Damage Waiver (Cont.)

How does this benefit apply?
Visa Auto Rental CDW benefit is primary coverage. In other words, when your rental is for business purposes, you do not have to claim payment from any source of insurance before receiving coverage under this benefit. However, if the rental is used for personal use, this benefit supplements, and applies excess of, any valid and collectible insurance or reimbursement benefits from any source. It does not duplicate insurance provided by or purchased through the auto rental company; it will not pay for theft or damage reimbursable by your own insurer, employee, employer’s insurance, or any valid and collectible reimbursement, Visa Auto Rental CDW will reimburse you for the deductible portion of your personal auto insurance or reimbursement, up to administrative cost and loss-of-use charges imposed by the rental car company, as well as on reasonable towing charges resulting from covered theft or damage of a rental vehicle while it is in your responsibility.

What types of rental vehicles are not covered?
Excluded worldwide are: expensive, exotic, and antique automobiles; certain ranges of vehicles that have an open cargo bed, frunks, or trunks, and motorcycles, minivans, recreational vehicles.

Examples of excluded expensive or exotic automobiles are the Aston Martin, Bentley, BMW, Daimler, Ferrari, Lotus, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, select models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered.

• Not applicable to rentals of certain states.

An antique automobile is defined as any vehicle over twenty years (20) or any vehicle that has not been manufactured for less than ten years (10) or more. This benefit is provided for only those vehicles manufactured and completed to transport passengers and four (4) people excluding the driver and family used exclusively for personal travel and transportation.

If you have any questions regarding a specific vehicle, call the Benefit Administrator at 1-800-752-9211. If you are outside the United States, call collect at 408-589-3954.

What do I need from the auto rental company in order to file a Visa Auto Rental CDW claim?
At the time of the theft or damage, or when you return the rental vehicle, immediately inform the auto rental company for:
• A copy of the accident report form or claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim.
• A copy of the initial and final auto rental agreement.
• A copy of the repair estimate and indemnified receipt.
• Two (2) photographs of the damaged vehicles, if available.
• A police report, if obtainable.

How do I file a claim?
You, the cardholder, are responsible for reporting your claim to the Benefit Administrator immediately, but no more than forty-five (45) days from the date of theft or damage, or your claim may be denied. Notice to any other party will not suffice. Furthermore, we reserve the right to deny any claim that contains charges that would not have been incurred had the Benefit Administrator been notified before these expenses were incurred. We therefore advise you to notify us immediately after any theft or damage.

Submit the following documentation to the Benefit Administrator:
• The completed and signed Visa Auto Rental CDW Claim Form. Your completed claim form must be postmarked within thirty (30) days from the date of theft or damage, even if all other required documentation is not yet available, or your claim may be denied.
• A copy of your receipt or monthly billing statement as proof that the entire rental vehicle was charged and paid for with your eligible Visa card.
• A written confirmation from your employer that the rental was primarily for business purposes.

• If the rental was for personal use, enclose a statement from your insurance carrier showing the costs for which you are responsible and any amounts that have been paid toward the claim. Or, if you have no applicable insurance or reimbursement, a notarized statement of no insurance or reimbursement is required.
• A copy of the declaration page from your primary automobile insurance carrier if the rental was for personal use.

The following documents must be obtained from the auto rental company and provided to the Benefit Administrator:
• A copy of the incident report form.
• A copy of the initial and final auto rental agreement.
• A copy of the repair estimate and indemnified receipt.
• Two (2) photographs of the damaged vehicle, if available.
• A police report, if obtainable.

Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

If you experience difficulty in obtaining all the required documents within ninety (90) days of the date of theft or damage, just submit the claim form and any documentation you have already available. NOTE: All remaining documents must be postmarked within thirty (30) days of the date of theft or damage.

Do I have to do anything else?
Lastly, case by case, in some circumstances, the claim will be finalized within fifteen (15) days after the Visa Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

However, if the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Benefit Administrator to the extent of the cost of payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

Lost Luggage Reimbursement

Reimbursement Level
One thousand two hundred and fifty dollars ($1,250.00)

How do I benefit from Lost Luggage Reimbursement?
When you pay for the entire cost of your Commer Carries tickets with your eligible Visa card, you will be eligible to receive reimbursement for your Commer Carries luggage and its contents for the difference between the "value of the amount claimed" and the Commer Carries payment, up to a maximum of two hundred and fifty dollars ($250.00) per trip, provided the luggage was lost due to theft or misplacement by the Commer Carrier. The "value of the amount claimed" is the lesser of the actual purchase price of the item or the actual cash value of the item(s) at the time of theft, at your discretion, with deduction for depreciation, or the cost to replace the item(s).

This reimbursement is supplemental to and in addition to any valid and collectible insurance and/or possible reimbursement from any other source.

What items are not covered?
• Automobiles, automobile accessories and/or equipment, motorcycles, bicycles (except when checked with the Commer Carrier), boats, or other vehicles or conveyances.
• Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental braces, and prosthetic limbs.
• Money, securities, credit or debit cards, checks, and traveler’s checks.
• Tickets, documents (travel or otherwise), keys, coins, dao, hull, stamps, perishables, consumables, perfume, cosmetics, rugs and carpets, animals, sporting equipment, and household furniture.
• Properly shipped as freight or shipped prior to trip departure date.
• Items specifically identified or described in and issued under any other insurance policy.

NOTE: In this document, "Visa card" refers to Visa Corporate, Visa Fleet, Visa Meetings, Visa Purchasing, or any combination of these products (Visa Commercial).
Lost Luggage Reimbursement (Cont.)

- Losses arising from confiscation or imprisonment by any government or public authority or detention by customs or other officials
- Losses resulting from abuse, fraud, or dishonesty of any kind (including, but not limited to, wear, invasion, robbery, or insurance)
- Business items, cellular telephones, or air objects

Definitions

Business Items means items that are used in the purchase, sale, production, promotion, or distribution of goods or services (including, but not limited to, menus, computers, and other accessories, software, data, facsimile, samples, collateral materials, etc.).

Checked Luggage means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check has been issued to you by a Common Carrier.

Common Carrier means any land, water, or air carrier operating for hire, or which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, limousine services, or commuter rail or commuter bus lines.

Eligible Person means an Visa cardholder who pays for his specific accommodations by using the Visa card.

Immediate Family Member means your spouse or legal dependent children under age eighteen (18) (twenty-five (25) if enrolled at a full-time accredited institution).

You and Your means Eligible Person (as defined above) or Your Immediate Family Member that traveled with them to your Eligible Visa card.

What do I do if my luggage is lost or stolen?

If your luggage or its contents are lost or stolen, you should: (1) immediately notify the Common Carrier to begin the claim process, and (2) immediately call the Benefits Administrator at 1-800-523-3874, or call Collect at 804-473-6498. Notification to the Benefits Administrator must be made within thirty (30) days from the date the luggage was last seen or stolen. The Benefits Administrator will answer any questions you may have and send you a Special claim form.

How do I file a claim?

Complete the claim form you receive from the Benefits Administrator. Mail the following items within ninety (90) days from the date the luggage was lost or stolen to the address provided:

1. The completed claim form.

2. A copy of your charge slip or receipt, as proof that the Common Carrier ticket was purchased and paid for with your Visa card.

3. A copy of the check, settlement, denial, or explanation of coverage issued by the Common Carrier together with a copy of the Common Carrier’s competent claim form, a list of the items lost and their value, and a copy of the luggage claim check (if applicable).

4. A copy of Your insurance declaration page or documentation of any settlement of the loss or theft.

5. Any other documentation deemed necessary by the Benefits Administrator to substantiate the loss or theft.

Do I have to file a claim with my insurance company?

Yes. If you have personal insurance (e.g. homeowners’, renters’, or other insurance specifically applicable to the lost or stolen luggage or contents), you are required to file a claim with your insurance company and submit a copy of any claim settlement along with your completed claim form. If the claim amount is within Your personal insurance deductible, the Benefits Administrator may, at its option, deem a copy of Your personal insurance declarations page to be sufficient.

Transference of Claims

After the Benefits Administrator has paid Your claim for loss or theft under this reimbursement benefit, all Your rights and remedies against any party in respect of this loss or damage will be transferred to the Benefits Administrator to the extent of the payment made to You. You must give the Benefits Administrator all assistance as may reasonably be required to secure all Your rights and remedies.

Additional Provisions for Lost Luggage Reimbursement

Lost Luggage Reimbursement is supplemental to and does not affect any other valid and collectible source of recovery which is available to You. If you file a claim with the Benefits Administrator, benefits are paid subject to the limitations in the Plan.

Travel Accident Insurance

Principal Sum: $200,000

This is an ACCIDENTAL DEATH and DISMEMBERMENT ONLY POLICY and does not pay benefits for loss of sickness.

This Description of Coverage is provided to all eligible AET Visa cardholders and replaces any and all descriptions of coverage previously issued to the insured with respect to insurance described herein.

Eligibility and Period of Coverage

As a AET Visa cardholder, you are covered beginning on April 1, 2011 or the date your card is issued, whichever is later. You and your dependents’ coverage becomes automatic when the entire Common Carrier fare is charged to your covered AET Visa card account (“Covered Person”). It is not necessary to notify the financial institution, the Insurance Company, or the Plan Administrator when tickets are purchased. Coverage ends when the policy is terminated.

Benefits

Subject to the terms and conditions, if a Covered Person’s accidentally bodily injury occurs while on a Common Carrier trip and results in any of the following:

1. Loss within one (1) year after the date of the accident, the Insurance Company will pay the following percentage of the Principal Sum for accidental losses of:

   - Life ............................................. 100%
   - Both hands or both feet ............................................. 100%
   - Sight of both eyes ............................................. 100%
   - One hand and one foot ............................................. 100%
   - Three fingers or thumbs ............................................. 100%
   - One hand or one foot ............................................. 50%
   - Sight of one eye ............................................. 50%
   - Speech or hearing ............................................. 50%
   - Thumb and index finger on the same hand ............................................. 25%
   - In no event will multiple losses be paid. The Insurance Company is in excess of the stated benefits for any one loss sustained by a Covered Person as a result of any one accident. The maximum amount payable for all losses due to the same accident is the Principal Sum.

Less means actual severance through or above the wrist or ankle joints with regard to hands and feet, entire and precarious loss of sight, speech or hearing actual severance through or above the metacarpophalangeal joints with regard to thumbs and index fingers. The life benefits provide coverage in the event of a Covered Person’s death. If a Covered Person’s body has not been found within one (1) year of the date of accident, the amount paid in the event of death shall be deemed paid in the event of loss of life. Injury means bodily injury or injury sustained by the insured person which, without the direct cause being the accident, results in: (a) independent of disease or bodily injury and accident, the body is covered under this policy, for the benefits described in this Description of Coverage are paid on the date the loss is sustained and is not exceeded by the benefits described in this Description of Coverage.

A Covered Person’s trip is considered to be a Common Carrier trip, if (a) the Covered Person is a passenger on a Common Carrier trip and is not a pilot, owner, or crew member; (b) charged to your covered AET Visa card; and (c) that begins and ends within the United States. The maximum amount payable for all losses due to the same accident is the Principal Sum.

Components of the fee includes a reasonable charge for transportation of passengers for loss of life.

Exclusions: No payment will be made for any loss that occurs in connection with, or as the result of: (a) childbirth, attempted suicide, or intentionally self-inflicted injury; (b) any sickness or disease; (c) travel or flight on any kind of aircraft or Common Carrier except a first-class passenger on an aircraft or on a Common Carrier operated in regular scheduled service.

Beneficiency: Benefits for Loss of Life are payable to your estate, or to the beneficiary designated by writing you. All other benefits are payable to you.

Notice of Claim: Written Notice of Claim, including your name and reference to this Description of Coverage, should be mailed to the Plan Administrator within twenty (20) days of a covered loss as soon as reasonably possible. The Plan Administrator will send the claimant forms for filing proof of loss.
Travel Accident Insurance (Cont.)

The Card: This travel insurance is purchased for you by your financial institution.

Description of Coverage: This description of coverage details material facts about Travel Accident Insurance Policy which has been established for you and underwritten by Virginia Surety Company, Inc. Please read this description carefully. All provisions of the plan are in the policy, issued to the financial institution trust. Any differences between the policy and this description will be settled according to the provisions of the policy.

Questions: Answers to specific questions can be obtained by writing to the Plan Administrator:

CSSI Enhancement Services
500 Mamaronck Avenue, Suite 200
Morrison, NY 10548

Underwriters by: Virginia Surety Company, Inc., 175 Veal Street, 17th Floor
Chicago, IL 60604

State Amendments:
For Illinois Residents Only: The following statement is added: If a Covered Person receives expenses for sickness or injury that occurred due to the negligence of a third party, the Company has the right to recover from the third party for all benefits paid by the Company paid from any and all damages collected from the rightful third party for those same expenses. Whether by actions at law, settlement or compromise, by the Covered Person, the Covered Person's parents if the Covered Person is a minor, or the Covered Person's legal representative as a result of that sickness or injury. You are required to furnish any information or assistance, or provide any documents that we may reasonably require in order to exercise our rights under this provision. This provision applies whether or not the third party admits liability.

Travel and Emergency Assistance Services

You can enjoy greatest peace of mind thanks to a wide range of Visa emergency services which are available 24 hours a day, 365 days a year. Please understand that, due to occasional problems such as distance, location, or time, neither Visa nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.

Who is eligible for Travel and Emergency Assistance Services?

Visa Travel and Emergency Assistance Services are available to eligible Visa cardholders at no additional charge. Please note that Visa Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advances, or other services or goods provided.

What are the specific services and what do they provide?

Visa Travel and Emergency Assistance Services will put you in touch with the appropriate emergency services should the need arise. Here are some of the ways we can help:

• Emergency Message Service can record and relay emergency messages for travelers, immediate family members, or business associates. NOTE: Visa will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to convey any messages successfully.
• Medical Referral Assistance provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of English-speaking local doctors, dentists, and hospitals. Please consult with your doctor or hospital personnel, if necessary, to monitor your condition, and be in contact with your family, and provide continuing liaison; and help you arrange medical payments from your Visa or personal account. NOTE: All costs are your responsibility.
• Legal Referral Assistance can arrange contact with English-speaking attorneys and U.S. embassies and consulates if you're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment through a transfer of funds from your Visa card account, if you are arrested abroad. Visa Travel and Emergency Assistance Services can also follow up to make sure bail has been properly handled. NOTE: All costs are your responsibility.
• Emergency Transportation Assistance can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This even includes arranging to bring your business associate home and staying in contact with family members, or employees. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. NOTE: All costs are your responsibility.
• Emergency Ticket Replacement helps you with the carrier's lost ticket reimbursement procedures if you should lose your ticket and cannot arrange delivery of a replacement ticket to you. NOTE: All costs are your responsibility.
• Lost Luggage Locator Service can help you through the common carrier's claim process or can arrange payment of replacement costs if your bag or common carrier loses your checked luggage. The Benefit Administrator can also arrange a cash advance with your Visa card account. However, you are responsible for the cost of any replacement items shipped to you.
• Emergency Translation Services provides telephonic assistance in all major languages and helps find local interpreters, if available.
• Prescription Assistance and Valuable Document Delivery Arrangements can help you get prescriptions filled or replaced, subject to local laws, and can even arrange pickup and delivery of prescriptions for you at your local or nearby pharmacies. It can also help transport critical documents which you may have left at your business or elsewhere. NOTE: All costs are your responsibility.
• Trip Assistance can give you information on your destination before you leave—information such as ATMs locations, currency exchange rates, weather reports, health precautions, immunizations, and required passport visa.

Additional Provisions for Travel and Emergency Assistance Services: The benefit described is a Guide to benefit descriptions contained in the Travel and Accident Insurance Policy. The names and addresses contained in the Guide to benefit descriptions shall be considered to be the authority of the insurance company and may be corrected, amended or deleted at the sole discretion of the insurance company. The information contained herein is subject to change without notice. The insurance company may be contacted at the address listed above.

For all questions, please contact Visa at 1-800-VISA-911 or visit www.visa.com. 

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 Messiah College  
Vehicle Management PROCEDURES-Addendum

VI. I. Obtaining Approved Driver Status

A. Car and/or Mini Van
1. Must be an employee or full-time student as defined on page 1 of this procedure.
2. Must possess a current, valid drivers’ license
   a. Foreign academic student employees may apply to obtain a learner’s permit and driver’s license from PennDOT
   http://www.dmv.state.pa.us/teenDriversCenter/obtainingLearners Permit.shtml
3. Complete the following forms found on Department of Safety website:
   a. Approved driver application
   b. Complete the on-line Safe Driving Program
   c. MVR Request Form
   http://www.messiah.edu/info/20570/safety_training/820/college_fleet_driving_services
4. Provide proof of personal automobile insurance coverage currently in place including any restrictions imposed by your personal auto insurance (a declarations page or other documentation indicating coverage and/or restrictions)
5. Send complete driver application, MVR Request Form and proof of personal automobile insurance to the College Receptionist
6. Notification of MVR will be provided within 2 weeks.
7. Upon confirmation of approved driver status, complete the Safe Driver on-line training found on Department of Safety Website:
   http://www.messiah.edu/info/20570/safety_training/820/college_fleet_driving_services

B. 15-Passenger Van and/or Facility Services Truck(s)
1. Follow procedures for car and/or mini van
2. Upon MVR approval, schedule and complete additional behind-the-wheel testing with the Department of Safety. This is a one time test unless deemed necessary by the Safety Department to take it again.
3. Notification will be provided within 2 weeks.
4. Facility Employees may be required to train on specific vehicles within the Facilities Department.

C. Wheelchair Accessible Mini Van
1. Follow procedures for car and/or mini van
2. Schedule and complete additional training with the Department of Safety
3. Notification will be provided within 2 weeks

VII. II. Reserving a Pool Vehicle

A. Reservations
1. Pool vehicles are reserved through the College Receptionist
2. See below website for policies:
   http://www.messiah.edu/info/20570/safety_training/820/college_fleet_driving_services
3. Reservations are made through MCSquare under Employee Forms / Operations / College Vehicle Request Form.

B. Pool Vehicle Pick-up
1. Driver must pick-up keys and present their current driver’s license and College ID
2. College Receptionist will provide:
   a. Keys
b. Invoice / inspection form

c. Fuel card (tank must be replenished if gauge is ¼ or less)

3. Vehicles are housed at the Lenhart Building, South Entrance of Campus
   a. **BEFORE** removing vehicle from lot
      i. Driver must inspect the exterior and interior and note any damage (i.e., small scratches, stone chips, etc.) on the reverse side of the invoice/inspection form.
      ii. Windshields (front & back) and other windows must be **completely cleared of all ice and snow prior to driving.** It is Pennsylvania Law that snow and ice be removed from the top of a vehicle to prevent damage/injury to other vehicles/persons. This offense carries a fine to the driver that ranges between $200 & $1,000.

C. Fuel Cards
   1. Accepted at most major gas stations
   2. A four digit authorization number and vehicle’s odometer reading must be provided at the time of fuel purchase
   3. Drivers must obtain a receipt for each fuel purchase

D. Pool Vehicle Return
   1. Return vehicle by time indicated on your reservation form. If you are overdue on the return time, please contact Dispatch Services at 717-691-6005
   2. Fuel must be replenished if the gauge displays ¾ of a tank or less; if it is not, refueling the tank will be charged to the respective department.
   3. Return vehicle to location where it was picked up unless involved in an accident (see accident Section III)
   4. **BEFORE** exiting vehicle, driver must record the ending mileage on the invoice/inspection form
   5. Driver must remove all trash and any personal belongings. A minimum cleaning fee of $25 will be assessed if vehicle requires additional clean-up
   6. Return keys, invoice/inspection form, and fuel card with receipts to the College Receptionist immediately upon your return.
   7. Verbally report any damage or mechanical problems to the College Receptionist.

III. **Canada, Mexico or International Travel**

   A. Requirements
      1. Due to the stipulations imposed by Canada and Mexico, vehicles taken across these borders carry additional insurance requirements. Canada requires a special insurance card and Mexico requires a separate policy. For both instances, the driver must contact the office of the Vice President for Operations to obtain the necessary paperwork. Please allow one (1) week for processing these requests.
      2. **ALL** international vehicles rented must purchase **ALL** insurances offered by the rental agency.

VIII. **IV. Accident / Damage**

   A. All Vehicles - General Information
      1. All accidents (with or without damage) must immediately be reported to the College Dispatch Office at 717-691-6005.
      2. There is an accident information kit in each vehicle’s glove compartment.
      3. Upon return to campus, immediately go to Dispatch Office in the Eisenhower Campus Center to report the accident/damage to the Safety Department.
      4. Never leave the scene of any accident or damaged property.
      5. If it’s a minor accident involving an unoccupied vehicle and/or property, try to locate the
owner, and/or leave a note with your contact information and place on windshield under the wipers.

6. If accident involved property damage, locate property owner and exchange information
7. All accidents will be investigated by the Department of Safety. A minimum suspension of 14 days will occur immediately following an accident, pending an internal investigation for all pool or leased/rented vehicles.
8. Employees are required to report any accident immediately to their supervisor.

B. All Vehicles - Major Accident
1. If possible, move involved vehicles from the roadway. If not, then vehicle occupants should exit the vehicle and move to a safe location off of the roadway.
   a. Check for injuries.
   b. Call 911 for Police, Fire/Rescue or EMS.
   c. If trained, provide first aid care
   d. Never leave the scene of any accident (e.g. unattended vehicle) or damaged property. Always contact and report the incident to the Police.
   e. Take photos of all vehicles involved and of all damages
2. Await police arrival
   a. Provide Police with the following
      i. Your driver’s license
      ii. Vehicle registration card (in glove compartment)
      iii. Vehicle insurance card (in glove compartment)
   b. Obtain a copy of the Police’s completed preliminary investigation form. Be certain the following information is on the form:
      i. Location (address) of accident and or damage property
      ii. Name, address, and phone numbers of all parties involved
      iii. Insurance company name, policy number and phone number
      iv. Driver’s license number and state of other driver
      v. Vehicle Identification Number (VIN) of other vehicle
      vi. Vehicle license plate number and state of all vehicles involved

C. All Vehicles - Minor accident (fender bender)
1. Call 911 (depending upon territory, police may not respond)
2. Obtain the exact location of accident, address if possible; if not, obtain route numbers, and note surrounding businesses
3. Exchange information with other driver(s)
   a. Driver’s Name, address, and phone numbers of all parties involved
   b. Insurance company name, policy number and phone number
   c. Driver’s license number and state of other driver
   d. Vehicle license plate number and state of all vehicles
   e. Vehicle Identification Number (VIN) of other vehicle(s)
   f. Obtain any witnesses names, addresses, and phone numbers
4. Take photos of all vehicles involved, including all damage

D. All Vehicles - Upon returning to campus
1. Proceed directly to the Dispatch Services office in Eisenhower Campus Center
2. A Safety Officer will collect the following:
   a. Accident report documentation
   b. Any photos for downloading
   c. Written driver and/or witness statements
   d. Take additional photos if necessary

E. Rented/Leased Vehicles
1. Renter must notify VISA IMMEDIATELY upon any accident or damage the rental vehicle has sustained. See Visa information within this policy/procedures document.

F. Revocation of Approved Driver Status
1. Any driver involved in a vehicular accident with a Pool vehicle will immediately have their approved driver status suspended for a minimum of 14 days pending the accident investigation.
2. Approved Driver status will be reinstated at the discretion of the Vice President for Operations.

V. Safety
1. All drivers and passengers must wear seat belts at all times.
2. The number of passengers may never exceed the number of seat belts in the vehicle.
3. Windshields (front and back) and all other windows must be completely clear of all ice and snow prior to driving. Also, all snow and ice must be removed from the roof and hood of the vehicle.
4. Cell phone use while driving is prohibited.
5. All drivers must follow the speed limit and obey all other laws.