



Certificate of Insurance and Motor Vehicle Record Policy

Introduction

Employees and volunteers may drive their own vehicles on behalf of the organization. All present a significant auto exposure to Jewish Family Service of Metrowest (JFSMW). Failure to manage this exposure can leave JFSMW open to serious potential losses and financial consequences.

Purpose

JFSMW policy for reviewing Certificate of Insurance and Motor Vehicle Records (MVR's) is clearly stated so both JFSMW and those driving on JFSMW business understand appropriate vehicle use and how driver experience is assessed by JFSMW in managing its auto exposure. JFSMW requires a signed release from the driver prior to requesting an MVR, and a review by employees and volunteers with an indication that they are aware of and understand the rules.

JFSMW Motor Vehicle Record Policy

It is JFSMW policy and requirement that every employee or volunteer driving on behalf of the organization has a motor vehicle record (MVR) meeting the grading requirements stated below. Driving on behalf of the organization can include but is not limited to attending an off-site meeting, running errands, or driving clients. This MVR policy applies both to drivers of organization-owned and or rented vehicles as well as employees or volunteers using personal vehicles in the course of organization business. All Employees and volunteers will only drive vehicles with valid Vehicle State Inspection Stickers.

In addition, employees and volunteers will be required to provide proof of vehicle insurance.

All Employees and volunteers will be required to read this policy and acknowledge in writing.

Certificates of Insurance and MVRs will be examined prior to the start of employment/volunteer position and on an annual basis going forward. Certificates of Insurance may be updated on a shorter time frame dependent on the expiration of the employee or volunteers' policy dates. JFSMW should be notified by the employee or volunteer of any license status changes. Any job offer made to an employee-candidate for a position with driving duties shall be contingent upon a Certificate of Insurance and MVR meeting these required standards. All Employees and Volunteers with driving duties must have a Certificate of Insurance and MVRs meeting the standards outlined below:

The Standards for MVRs are:

1. All operators must have a valid driver's license for at least three years.
2. No driver may have a "borderline" or "poor" MVR. MVRs will be graded based on the table below. The CEO may waive these requirements based on extenuating circumstances.
3. Driving records must remain "acceptable" or "clear," as graded on the table below, for continued employment/volunteering in positions with driving duties.

Motor Vehicle Grading Criteria (last three years)

Number of Minor Moving Violations	Number of preventable accidents			
	0	1	2	3
0	Clear	Acceptable	Borderline	Poor
1	Acceptable	Acceptable	Borderline	Poor
2	Acceptable	Borderline	Poor	Poor
3	Poor	Poor	Poor	Poor
4	Poor	Poor	Poor	Poor

Note: Any serious violation in any time period is equal to a poor MVR.

Minor Violations	Serious Violations
<ul style="list-style-type: none"> • Motor vehicle equipment, load or size requirement • Improper/failure to display license plates • Failure to sign or display registration • Failure to have driver's license in possession (if valid license exists) • Any moving violation that is not a serious violation 	<ul style="list-style-type: none"> • Driving under influence of alcohol/drugs or chemical test refusal • Driving after suspension or revocation of license • Any criminal conviction or violation involving an automobile (including fleeing or eluding a police officer or leaving the scene of an accident) • Reckless driving • Speeding 15 miles above the posted limit

The Standards for Certificate of Insurance for Private Passenger Vehicles are:

1. Part One: Bodily injury to others—Minimum \$20,000 per person, \$40,000 per accident.
2. Part Two: Personal injury protection—Pays up to \$8,000 to you, passengers, pedestrians, or anyone you allow to drive your vehicle.
3. Part Three: Bodily injury caused by an uninsured auto—Minimum \$20,000 per person, \$40,000 per accident.
4. Part Four: Damage to someone else's property—Minimum \$5,000 for property damage

Obtaining a driving Record:

1. Only designated JFS personnel will be allowed to request driving records checks. For JFS employees the Director of HR or assistant will complete the request. For volunteers, the Director/Head head of volunteer services will complete the request. The State of MA RMV website <https://secure.rmv.state.ma.us/DrvRecords/intro.aspx> will be used to request unattested reports. Each report will be printed, reviewed, and placed in a secure file. Any negative results will be brought to the attention of the Chief Operating Officer (COO) for evaluation.