

# Automobile Liability Insurance Policy

### Purpose

The purpose of this policy is to ensure that the members of New Hampshire DeMolay and their families are protected in the event of an accident. This policy requires all drivers who transport members of DeMolay to have adequate automobile liability insurance coverage.

### Minimum Insurance Requirements

The minimum insurance requirements for this policy are:

Bodily injury: \$50,000 per person / \$100,000 per accident

• Property damage: \$50,000

Medical payments: \$5,000

### Exception

There is an exception to the minimum insurance requirements if all the individuals in the vehicle are related. In this case, the driver is not required to provide proof of insurance coverage.

### **Proof of Insurance**

Proof of insurance must be submitted to the Advisory Council Chairman. Any changes or updates to insurance coverage must also be reported to the Advisory Council Chairman as soon as possible.

### **Disciplinary Action**

Any driver who violates this policy is subject to disciplinary action, up to and including suspension or termination of their membership in New Hampshire DeMolay.

### **Additional Provisions**

In addition to the minimum insurance requirements, this policy also includes the following provisions:

- The driver must be at least 18 years old and have a valid driver's license.
- The vehicle must be properly registered and inspected
- The driver must not be under the influence of alcohol or drugs while driving.

#### **Contact Information**

If you have any questions about this policy, please contact the Executive Officer at eo@nhdemolay.net or 603-404-5504.

#### **Effective Date**

This policy is effective immediately.

## **Revision History**

• Version 1.0 - Initial Release, July 24, 2023