



MOPERM AUTO COVERAGE

June 2018



MOPERM CONTACTS

- For policy questions or to add a truck to the district's policy, contact:
Brenda Gibson, 888-389-8198, ext 127, brenda-gibson@moperm.com
- For risk management questions or to request a visit to your district, contact:
Jim Odom, 888-389-8198, ext 123, jim-odom@moperm.com
- To contact MOPERM's Executive Director:
Larry Weber, 888-389-8198, ext 122, larry-weber@moperm.com

Current Coverage Provided to SWCDs

- General Liability - Covers accidents that cause bodily injury or property damage, but NOT if the accident is caused by operation of an owned automobile.
- Employment Practices Liability
- Public Officials Errors & Omissions Liability

**Separate automobile coverage must be purchased
in order to meet the state requirements
for auto liability.**

MOPERM Automobile Coverage

Provides coverages required by Missouri Law

- Automobile Liability

Covers bodily injury and property damage to third parties when member driver is at fault/causes accident. No deductible.

- Uninsured Motorist Liability

Covers bodily injury to Covered Party if accident caused by uninsured driver. No deductible.

- ✓ *Liability limits established by statute.*

Optional coverage: Automobile Physical Damage

Covers damage to member-owned vehicle. Loss adjustment is based on actual cash value of vehicle. Deductible applies.

- ✓ Physical damage claims must be reported within 90 days.

USDA Natural Resources Conservation Service (NRCS)

Formal agreement that:

- NRCS staff allowed to use SWCD vehicles
- The employer of the driver at the time of an accident will be responsible for damages incurred

MOPERM will provide endorsement clarifying that accidents caused by NRCS employees are covered by the Natural Resources Conservation Service.