



Trust the Experts

Since 1947, GuideOne Insurance has been dedicated to knowing and serving the special insurance needs of our valued customers. In the commercial market, we focus on insuring houses of worship, senior living communities and educational organizations. Our company strives to exceed customer expectations by providing quality insurance coverage, while relying on our core values of integrity and trustworthiness. Our stability and longevity have earned us excellent ratings within the insurance industry.



Valuing Customers As Partners

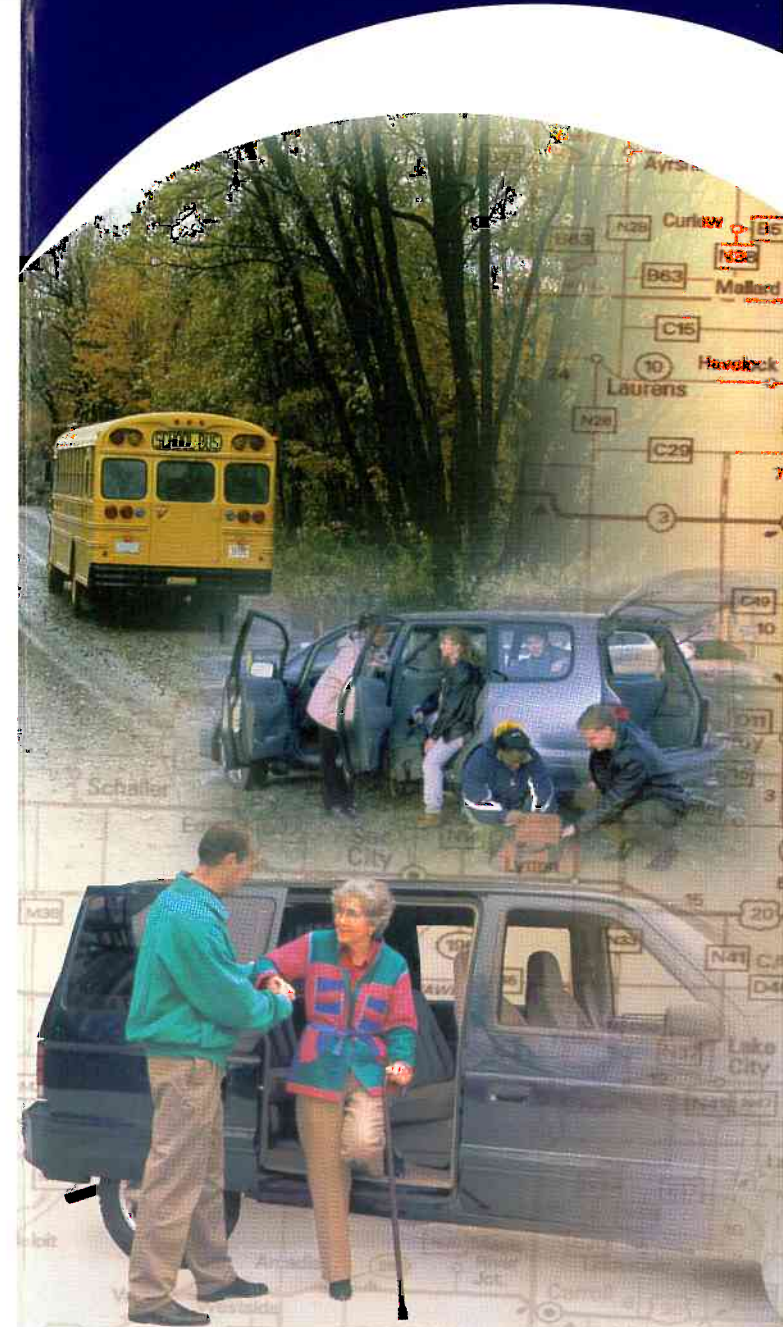
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www.guideone.com

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GuideOne
Commercial Insurance

**Business
Automobile
Insurance**



When you're on the **ROAD**, protect your **ORGANIZATION**

ACCIDENTS Do Happen

Transportation, while an essential element in any effective organization, also is the most recognized danger. A serious accident can have tragic consequences for those involved and for the entire community. The emotional consequences can bring lasting grief. The financial consequences can be devastating to the organization. That's why GuideOne Insurance offers Business Automobile insurance-- essential protection for your organization.

Sadly, in most cases, these accidents could have been avoided. Nearly all vehicle accidents are caused by improper driver selection, insufficient training, poor vehicle maintenance or inconsistent safety inspections. A meaningful and realistic transportation program must be established by your organization to protect your members and your youth from injury, lawsuits, rising legal costs and even death.

Why **CHOOSE** GuideOne?

At GuideOne Insurance, we understand the special challenges communities like yours face, and we work with you to find solutions. And while some solutions include insurance, we also understand it means offering additional services — from employee screening to construction financing to loss control. By getting to know you and your organization better, we create an insurance plan that's specific to your unique needs. Choose GuideOne and discover why our experience makes a difference.

Make **SAFETY** a Priority

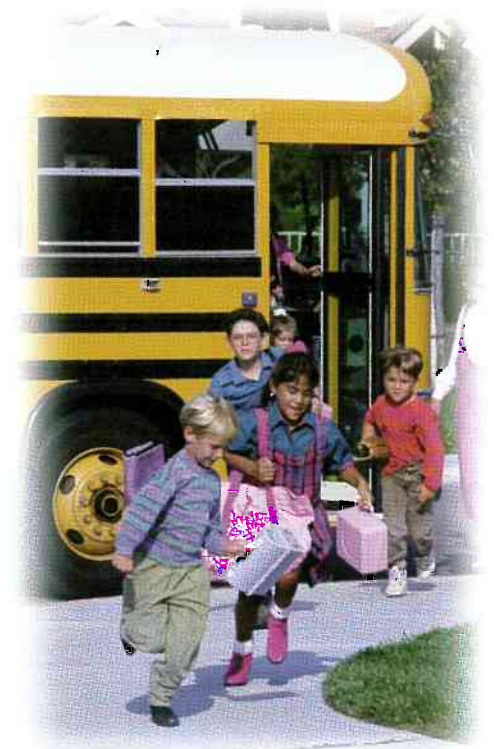
You can reduce the chances of having an accident by adopting a transportation program. GuideOne Insurance offers instruction on forming a

transportation program, qualified driver applications, vehicle safety inspection checklists, and a video, "Precious Cargo: Keep Them Safe." This video illustrates the dangers to avoid and the precautions that need to be taken when transporting passengers. The essential elements of a recommended transportation program are outlined below.

- Form a transportation committee including administrative staff, drivers, maintenance workers and others.
- Adopt a written transportation policy.
- Develop a process to determine who is qualified to drive for organization-related activities. This includes looking at:
 - Age — Accident rates are higher for drivers under 25 and over 70.
 - Driving Records — Motor Vehicle Records can be obtained through your Department of Motor Vehicles, or through professional screening services such as BTi. GuideOne policyholders receive a 15 percent discount on all BTi services. For more information on these services call 1-888-744-6583.
- Train drivers on safe vehicle operation.
- Assign responsibility for vehicle maintenance.
- Implement consistent pre-trip/post-trip inspection programs.
- Conduct semi-annual inspections with a qualified mechanic.
- Restrict the use of non-owned vehicles to those that pass strict safety inspection.

PREPARE for the Possibility

Reviewing the materials and taking the necessary actions can help improve your organization's transportation safety. However, despite all your efforts, an accident may still occur.



In the event of an accident, your organization could be held liable for injuries suffered by passengers, and could incur court costs, legal fees and settlement costs. Even if an organization is not found liable, defense costs can be enormous. A single claim can threaten the very existence of an institution.

That's why it is essential to have specific insurance that covers your transportation risks. Business Automobile coverage provides that protection — covering the organization's owned, non-owned and hired vehicles for many liabilities incurred as the result of an accident.

Make safety a priority and protect your organization. Call your GuideOne agent today to request further materials, or to learn more about Business Automobile coverage.

Due to applicable state laws, certain coverages may not be available in your state. Please see policy for details on coverages. See your local GuideOne Insurance agent for coverage availability.