

(A) TORT CLAIMS COORDINATOR
GREENSBORO DISTRICT



In response to many inquiries from employees, we have reproduced a copy of the Federal Driver's Endorsement for automobile policies concerning "Rider" # NC 0301 or 3082 that has been widely discussed in driver training and accident classes.

Subject: FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS

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The following are not **insured** under Part A or Part B of the Policy:

1. The United States of America or any of its agencies.
2. Any person with respect to **bodily injury** or **property damage** resulting from the operation of an auto by that person as an employee of the United States Government if the provisions of Section 2679 of Title 28, United States Code (Federal Tort Claims Act), as amended, require the Attorney General of the United States to defend that person in any civil action or proceeding which may be brought for the **bodily injury** or **property damage**.

In order for this rider or endorsement to be effective, the following conditions must be met:

1. It must contain the wording highlighted above, or of the same legal effect.
2. It must be physically attached to your insurance policy.
3. It must predate the accident.

DO NOT ACCEPT YOUR AGENT'S VERBAL ASSURANCE THAT THIS "RIDER" IS IN EFFECT. You should be furnished with a copy of your policy's declarations page or pages listing the "rider" as part of the policy.

If your agent has difficulty understanding your request, have her/him contact the Tort Claims Coordinator at 336-373-8848.

This endorsement is not mandatory for Postal Employees. It is left up to the policyholder's discretion to have this policy change made.

HERE IS AN EXAMPLE OF WHAT HAPPENS WHEN YOU HAVE THE ENDORSEMENT VERSUS WHEN YOU DON'T.

CARRIER DRIVING THEIR OWN VEHICLE GETS INTO AN ACCIDENT AND IT IS THEIR FAULT. THEY HAVE THE ENDORSEMENT. YOU WOULD HAVE TO SEND A COPY OF YOUR POLICY TO THE TORT CLAIMS COORDINATOR TO VERIFY. THE POSTAL SERVICE WOULD HANDLE THE CLAIM, THUS PAYING FOR THE OTHER PARTY'S REPAIRS. YOU ARE STILL RESPONSIBLE FOR YOUR OWN VEHICLE REPAIRS.

THIS SAME CARRIER DOESN'T HAVE THE ENDORSEMENT. THEIR INSURANCE COMPANY WOULD HAVE TO PAY FOR THE REPAIRS TO THE OTHER PARTY. YOUR INSURANCE GOES UP. YOU ARE STILL RESPONSIBLE FOR YOUR VEHICLE REPAIRS.

**JO-ANNA FREEMAN
(A) TORT CLAIMS COORDINATOR**