

Loaning or Renting Church Vehicles

Has your church ever been asked to loan or rent one of your vans or buses to another organization? Brotherhood Mutual recommends you not make your vehicles available to others. If you want to help them, consider aiding them financially in renting or chartering a vehicle from a rental agency rather than running the risk of loaning or renting your vehicle. If you do choose to allow another organization to use your vehicle, here are some important things to consider.

	Yes	Needs Attention
1. If you allow another organization to borrow your vehicle, are you prepared to be held fully liable for any damage caused by the negligent operation or maintenance of the vehicle by others?	<input type="checkbox"/>	<input type="checkbox"/>
2. Does the vehicle user know that your insurance policy may not adequately cover others outside your organization?	<input type="checkbox"/>	<input type="checkbox"/>
3. Does the vehicle user understand that any damage done to the vehicle while in his or her possession must be paid out of his or her organization's pocket or own insurance, if the organization has such coverage?	<input type="checkbox"/>	<input type="checkbox"/>
4. Will you specify in a written agreement with the user who is responsible for damage to your vehicle as well as any other points of understanding?	<input type="checkbox"/>	<input type="checkbox"/>
5. Does the agreement make the user responsible to defend, indemnify, and hold your church harmless for any losses resulting from their use of your vehicle?	<input type="checkbox"/>	<input type="checkbox"/>
6. Does the agreement specify that the user is responsible for purchasing special liability and vehicle damage protection to cover damage to your vehicle?	<input type="checkbox"/>	<input type="checkbox"/>
7. Is the vehicle that you plan to loan or rent in top mechanical condition?	<input type="checkbox"/>	<input type="checkbox"/>
8. Is the other organization going to use your vehicle for church or church school activities?	<input type="checkbox"/>	<input type="checkbox"/>
9. Have you consulted with your attorney before allowing another organization borrow or rent your vehicle?	<input type="checkbox"/>	<input type="checkbox"/>

Notes:

Completed by:

Date:

This is a sample document only. Your organization is responsible for compliance with all applicable laws. Accordingly, this form should not be used or adopted by your organization without first being reviewed and approved by an attorney. Brotherhood Mutual Insurance Company assumes no liability in the preparation and distribution of this sample form.