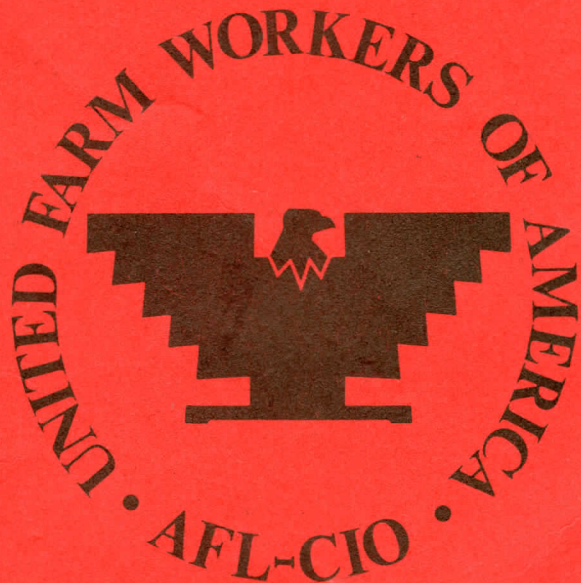


UNITED FARM WORKERS Insurance Program





UNITED FARM WORKERS OF AMERICA
Insurance Program

As of this time the United Farm Workers of America will have its own self-insurance program consisting of the following articles.

The Union will take care of all insurance matters concerning autos owned by the Union.

Should an accident occur involving a Union auto, a report will be made and sent to the Insurance Dept. at La Paz. This office will determine the fault. We will also handle all claims payments and if the fault of the other driver, the collections for your auto.

Accident and police reports will be sent to this Insurance Dept. within three (3) days of an accident. This will insure prompt action on our part to make payment or start collecting procedures.

All new Union members and volunteers will fill out a written application form stating:
Age - Drivers License No. - Social Security No. - In what state licenses was issued - Full name and a detailed past driving record.

A member involved in an accident will not be allowed to drive until we have given an OK. We, at that time, will issue that person an Insurance card stating he is insured under

our program until he leaves the Union or this office revokes his card.

All insurance cards will be sent from this office with the insured's name typed on it. No cards will be issued until applicant's application is reviewed.

All new members will have their name submitted to the State Dept. of Motor Vehicles for a driving record. This can be done by sending the name, date of birth, social security no., and drivers license no. to the Dept of Motor Vehicles Division of Drivers Licenses in your state. This will be done by the director of each city. When this form is received we will then review the applicant. ALL names submitted to the Insurance Dept. for approval will have to come from the Director.

No cars are to be loaned to non-Union members. A Union member may use non-Union cars if it is in a business nature, but keep non-members from driving Union cars or your office will be liable for any accidents which could occur.

The Union will be liable for all damage you do as drivers of the autos. Therefore, the Executive Board has set down some rules that will be followed. WE WANT ONLY GOOD DRIVERS!

THE FOLLOWING LIST WILL APPLY TO ALL.

	INCIDENT	NUMBER OF			SUSPENSIONS		
		OFFENSES	WARNING	30 days	90 days	6 mos.	
1	Burning up of engine because of neglect	1st				X	
2	Accident under \$100	1st 2nd	X				
3	Accident over \$100. Will be reviewed and can carry a sus pension of up to 90 days	1st			X		
4	Accident over \$300. Will be reviewed and can carry a sus pension of up to 6 mos.	1st				X	
5	Accident which demolishes vehicle	1st				X	
6	Moving Violations	1-3	X		X		
7	Speeding Tickets	1st 2nd	X		X		
8	Drunk driving - will be reviewed after 6 mos.					X	
9	Parking Tickets	1-5 6th	X		X		
10	Accidents count only if the fault of the insured.						

When you do anything that merits a warning, there will be two sent. The original will be sent to the offender, and a copy will be sent to the director.

Remember! Accidents, etc., are counted only if they are the insured's fault.

We feel that a point system should also apply. But the preceding chart will take preference.

Point System:

Points

- 8 Operating auto while intoxicated
- 8 Hit and run or failure to stop at scene of accident
- 8 Operating auto while under the influence of drugs
- 8 Use of narcotics
- 8 Theft
- 8 Homicide or assault arising out of the operation of an auto
- 4 Reckless (including careless and negligent) driving
- 4 Racing or speed contest
- 8 Driving while driver's license or insurance has been suspended or revoked.

(These 9 situations have been added due to legal reasons) If at any time through the year you should get 8 points, you will have a suspension of no less than 6 mos. At the end of the year 3/4 of all your points will be taken

away. If in the next four mos. you have no additional points, the other 1/4 will come off.

RISKS NOT ACCEPTABLE

We cannot accept operators who have had serious or grossly negligent accidents, or an unfavorable violation record.

Once insured with the company, extreme negligence in the operation of a motor vehicle by a negligent operator will necessitate exclusion of such driver.

If you have a bad risk driver and he is necessary to your service, we will review his case and if approved, we will get him assigned risk insurance.

VEHICLES WE WILL NOT INSURE

Automobiles not licensed.
Antique Automobiles
Automobiles of special manufacture
Dune buggies
Emergency vehicle operation
Racing or exhibitions
Snowmobiles
Universal "army" type jeeps
Vehicles with altered bodies

We sincerely hope you will always enjoy safe motoring free from accident and loss. If you should have an accident however:

1. Get names and addresses of all witnesses and injured persons, license numbers of other cars, names and addresses of drivers, passengers and owner. Note time and place of accident. IMPORTANT: Get accident and police reports to send to this office.
2. Make no comment or statement regarding the accident except to an identified representative of the company, or if necessary, to the police. You may be entirely blameless. Witnesses may help you prove it.
3. Report the accident to the Union Insurance Dept. If the seriousness of the accident warrants it, wire or telephone full particulars to the Union as soon after the accident as possible.
4. If your automobile or other property is attached because of claims covered by your Union Insurance Program, we will pay the cost of a Release of Attachment Bond in an amount within reason.

We feel that our Self-Insurance Program will work and that it will prove to be a great asset to our Union.

We are being strict with the people we insure because the first year is very critical. We know some accidents will happen, but by weeding out the bad drivers and bad risks, we stand a better than average chance to get a good Insurance Program going for this great Union.

BOYCOTT ACCIDENTS
BE COURTEOUS
WATCH OUT FOR OTHER DRIVERS
KEEP ALERT
DRIVE DEFENSIVELY
CHECK OIL, WATER AND TIRES REGULARLY
NO SPEEDING
USE SAFETY BELTS
REMEMBER: SAFETY PAYS

Insurance Department
UNITED FARM WORKERS OF AMERICA, AFL-CIO
P.O. Box 62
Keene, California 93531
805/822-5571