

Kairos Trailer Insurance Policy

It is the policy of Kairos Prison Ministry International that if a trailer (Kairos owned or personally owned) is being pulled for Kairos business by an individual proof of liability coverage adding Kairos Prison Ministry International as an additional insured in the amount of at least \$1 million must be obtained. The additional premium cost to obtain the required additional insurance is reimbursable to the volunteer.

Every state's auto insurance laws are different, and in some states an auto insurance carrier may not be willing or able to add Kairos Prison Ministry International to the volunteer's auto policy as an additional insured. Every volunteer who is pulling a trailer for Kairos business must check with their auto insurance carrier to make sure they can comply with this policy.

Process for Kairos Owned Trailers:

1. All trailers owned by Kairos Prison Ministry International must be titled in the name of Kairos Prison Ministry International, not Kairos of (State) or Kairos Prison Ministry of (State). The address on the title can be the local Kairos address. Copies of the titles should be provided to the Kairos International Office at 100 DeBary Plantation Blvd, DeBary, FL 32713 for permanent filing.
2. A volunteer must have insurance coverage commensurate with their state insurance requirement on their auto policy if they are pulling a Kairos Prison Ministry International trailer.
3. When pulling a Kairos Prison Ministry International trailer, the volunteer who will be pulling the trailer must contact their personal auto policy carrier and they must add Kairos Prison Ministry International as an additional insured on their policy. They must also increase the limits of their policy to at least \$1 million dollars of liability for the time they will be pulling the Kairos Prison Ministry International trailer.
4. Kairos Prison Ministry International must receive a copy of the policy declaration sheet, from the insurance company of the volunteer showing Kairos Prison Ministry International as an additional insured on their auto policy and increasing their liability limits to at least \$1 million dollars.

Process for Non-owned Kairos trailer being used for Kairos business:

1. If a volunteer, business or other non-profit owns the trailer they are pulling for Kairos business then the volunteer needs to contact their insurance carrier to add Kairos Prison Ministry International as an additional insured with liability coverage of at least \$1 million.
2. The owner/driver must have their own insurance commensurate with their state insurance requirements on their vehicle that is pulling the trailer.
3. Kairos should receive a copy of the policy declaration sheet from the insurance company of the owner/driver showing Kairos Prison Ministry International as an additional insured on their auto policy and their liability limits set to at least \$1 million dollars.

If the parties are unable to obtain the above mentioned insurance and get Kairos Prison Ministry International named as an additional insured then one of the following must occur:

Recommended

1. Rent a truck, not a trailer, from Penske or some other rental company. KPMI has established a national account with Penske with discounted rates. Full coverage insurance

offered by Penske, or any other rental company, must be taken so that KPMI is not liable if an accident should occur. This includes the Personal Damage Waiver (PDW), Limited Damage Waiver (LDW) and the Supplemental Liability Insurance (SLI) which has coverage of at least \$1 million dollars.

Or

2. Transport Kairos items in personal vehicles as long as the owners/drivers of the vehicles have their own insurance commensurate with their state insurance requirements.

Note: Do not rent a pull behind trailer from a company as they will not offer liability coverage which creates exposure and risk for the volunteer and for Kairos.

Kairos approved equipment and materials in the trailer will be self-insured by Kairos Prison Ministry International in event of loss. The trailer should be locked at all times.

Board of Director approved November 2018, updated March 2023