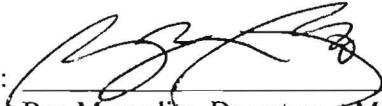




MEMORANDUM

TO : DIVISIONS, DEPARTMENTS, PROGRAM AND BRANCHES  
THE NAVAJO NATION

FROM :   
Ben Manuelito, Department Manager III  
Fleet Management Department

DATE : September 16, 2015

SUBJECT : Fleet Vehicles & Automobile Insurance

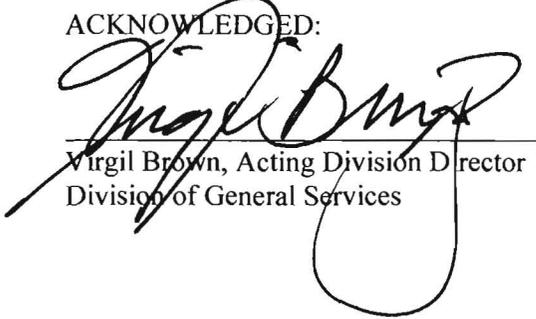
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For policy year beginning October 01, 2015, Risk Management issued a memorandum dated September 15, 2015, copy attached, indicating that all Navajo Nation vehicles are required to maintain proof of financial responsibility (insurance) as mandated by law, and if requested by any Law Enforcement Agency having jurisdiction. Additionally, the Navajo Nation Motor Vehicles Operator's Handbook, Section 2.2 Management, requires that each vehicle must have a properly executed Vehicle Assignment Form, Proof of Insurance and exercise safe vehicle operation.

Fleet Management conferred with Risk Management to ensure that all vehicle operators be able to show proof of financial responsibility effective October 01, 2015, and agreed to deactivate fuel cards for any vehicles not insured. If your assigned vehicle is not insured after October 31, 2015, deactivation of fuel cards will occur, as this action will reduce or eliminate the potential for loss and liability to the Navajo Nation. Please ensure that your division, department, program, and Branch complete and submit the necessary Underwriting Exposure Summary packet to Risk Management for insurance coverage and remit premiums prior to this date. Beginning November 01, 2015, any affected vehicles should be parked until the foregoing has been completed, otherwise personal liability may be at risk. Please take appropriate and responsible action as soon as possible so as not to impact services you provide.

If you should have any questions concerning the packet please contact Risk Management at (928) 871-6335. Thank you for your understanding and cooperation.

CONCURRENCE:   
Dorothea Dedman, Insurance Claims Analyst  
Risk Management Program

ACKNOWLEDGED:   
Virgil Brown, Acting Division Director  
Division of General Services

xc: Cletus Shirley, Department Manager II, ISD  
Arita Yazzie, Advocate, DOJ



# NAVAJO NATION RISK MANAGEMENT PROGRAM

RUSSELL BEGAYE  
PRESIDENT

JONATHAN NEZ  
VICE-PRESIDENT

## M E M O R A N D U M

TO ALL DIVISIONS, DEPARTMENTS, PROGRAMS and CHAPTERS  
THE NAVAJO NATION

FROM   
Dorothea Dedman, Senior Claims Analyst  
Risk Management Program

DATE September 15, 2015

SUBJECT AUTOMOBILE INSURANCE

All Navajo Nation owned vehicles are required to maintain proof of financial responsibility (insurance) as mandated by law and if requested by any Law Enforcement Agency having jurisdiction. **Please be advised, the current Automobile Insurance Card issued for policy year October 1, 2014 to October 1, 2015 expires effective October 1, 2015, 12:01 AM.**

The 2016 premiums for Auto Liability coverage is \$106.12 per vehicle (*Auto Liability coverage does not extend to GSA vehicles*). The premiums for Auto Physical Damage varies and depends on the vehicle type. To avoid any lapse in Auto Physical Damage and Auto Liability coverage, premiums are required to be paid for all lines of coverage (auto physical, auto liability, general liability and property). **If payment is not received, coverage will be cancelled and Verifications of Coverage and Automobile Insurance Cards will not be issued.** (*Premiums cannot be prorated*)

In order to ensure coverage is in place effective October 1, 2015, each program, department, division and/or chapter will be responsible for completing an Underwriting Exposure Summary packet for 2016 and return to the Risk Management Program. This packet is available in the 2016 Budget Instructions and Policy Manual and on the OMB website at [www.omb.navajo-nsn.gov](http://www.omb.navajo-nsn.gov). **This packet was due to the Risk Management Program on August 21, 2015.** The Risk Management Program will then issue an invoice for all insurance premiums which will have to be paid prior to releasing the Automobile Insurance Cards for the listed vehicles.

Requests will be processed in the order they are received. Insurance Cards are scheduled to be released on October 1, 2015 (**provided ALL premiums have been paid**).

**Risk Management will not issue/release any Automobile Insurance Cards unless the Underwriting Exposure Summary packet is submitted and premiums have been paid.**

If you have any questions, please feel free to contact our office at (928)871-6335.

cc Cletus Shirley, Department Manager II, Insurance Services Department  
Virgil Brown, Acting Division Director, Division of General Services  
Anita M. Yazzie, Advocate, Department of Justice