

Atlanta before such repairs are undertaken.

INSURANCE

The Company has liability insurance coverage on Company vehicles as specified in the insurance section of the Operations Manual. The Company is self-insured for a good portion of the coverage. If a collision occurs while the operator is on Company business, there will be no cost to the operator other than fines imposed by a court for violation of traffic laws. If a collision occurs during personal use of the Company car, the first \$100.00 property damage will be paid by the operator and there will be no reimbursement for this expense.

The Company's liability insurance program provides protection for the employee-operator and spouse (for emergency use only) if they are residents of the same household. Other members of the family do not have insurance protection as drivers.

The Company's liability insurance policy does not provide coverage for any non-employee, other than the spouse of the employee to whom a Company car has been assigned. Thus, children of employees are not to drive an automobile assigned to an employee -- as there is no coverage for such children in the Company's policy.

The Company's policy does provide coverage for a fellow-employee of the employee to whom a Company automobile is assigned. However, such coverage inclusive for the fellow-employee applies only where that fellow-employee:

- (1) has permission from the employee to whom the