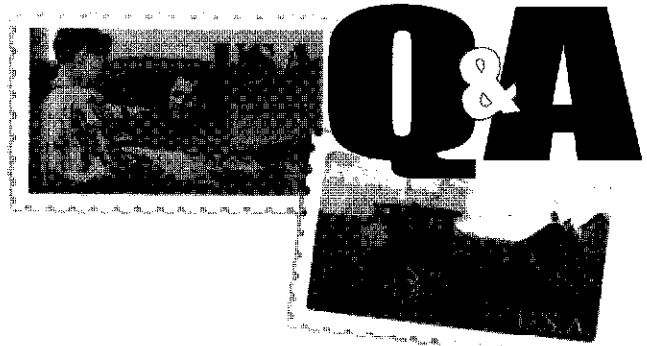


What you should know about the *Federal Tort Claims Act* and how it affects you as a *Rural Letter Carrier*



What is the Tort Claims Act?

The Federal Tort Claims Act of 1961 is a federal statute that provides for a government administered protection plan for all government employees, and the government itself, should any liability be incurred by any of its employees or agents in the course of their official duties.

Will the Tort Claims Act protect the Rural Letter Carrier from liability in the event of an on-route accident?

Yes. Federal employees are protected against liability resulting from their operation of a motor vehicle while with-in the scope of their official employment. **This protection is on-route protection only.** *Any deviation from your assigned route could jeopardize your Tort Claims coverage. The government protects you from liability only; damage to your vehicle is not covered. To fully protect your vehicle, separate coverage must be purchased.*

Will the Rural Letter Carriers' Vehicle Insurance Plan also protect the Rural Carrier from liability while on the route?

Yes and more. The RLC Program with GMAC Insurance provides *complete coverage* for Rural Carriers insured by the plan - *on and off the route.* And if the government ever denies your on-route liability claim under the Tort Claims Act, the RLC Vehicle Insurance Program will work with you and the Postal Service to make sure you are protected.

What should the Rural Letter Carrier do in the event of an on-route accident?

All accidents must be reported to your Postmaster or Supervisor and to your insurance company as soon as possible. Failure to report an accident could jeopardize your coverage.

What happens when an on-route liability claim is reported to the Rural Letter Carriers' Vehicle Insurance Program?

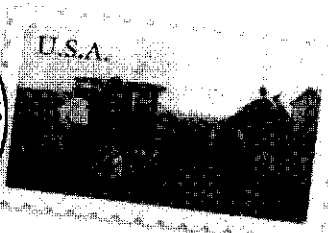
If you are insured by the Rural Letter Carriers' Program, GMAC Insurance will immediately notify the other party that their claim should first be presented to the Postmaster for payment under the Tort Claims Act. If the government denies the claim because you deviated from your route, don't worry - your RLC Program will protect you.

Does the Postmaster have the authority to deny protection under the Tort Claims Act, or to deny a claim?

No. All Tort Claim denials must come from the U.S. Postal Services Legal Department.

Will any insurance company protect the Rural Letter Carrier if the government denies an on-route liability claim?

Not necessarily. Many companies simply won't insure your route vehicle, and if they do, they charge you a higher *business use or commercial use rate.* Also, many agents don't seem to fully understand the Federal Tort Claims Act and the needs of government employees. That's why the National Rural Letter Carriers' Association recommends the RLC Vehicle Insurance Program with GMAC Insurance - a company that has looked after the special needs and interests of Rural Carriers since 1953. First of all, GMAC Insurance understands the government's tort liability procedures. So by placing a special exclusion on your RLC Program policy, GMAC Insurance can offer you a lower pleasure use or route car rate on your auto insurance.



How can I find out more about the Rural Letter Carriers' Vehicle Insurance Program?

It's easy. Just call toll free: **1-800-847-2886** or **1-888-325-7727** for complete details and rates. One of the friendly RLC Program Customer Service Representatives will be happy to answer all of your questions.

VEHICLE INSURANCE PLAN

GMAC Insurance

NATIONAL GENERAL INSURANCE COMPANY • NATIONAL GENERAL ASSURANCE COMPANY
REINSURER OF HOME STATE COUNTY MUTUAL (TEXAS) • ONE GMAC INSURANCE PLAZA, ST. LOUIS, MO 63045 44130(03012001)
(NOT AVAILABLE IN ALL STATES)