



RECEIVE A FREE \$10 VISA REWARD CARD



You made a great decision when you joined the Rural Letter Carrier craft. Here's another opportunity to make another great decision and at the same time possibly save a lot of money. Whether you are new to the RLC craft or a tenured carrier, this applies to **you**. Having the proper auto insurance coverage is essential for your safety and the safety of others when you are on or off the route.

Through the NRLCA Insurance Marketplace **all** carriers and their family members have easy access to insurance products/ services that exceed industry standards. Provided by the only insurance company (National General) fully endorsed by the NRLCA for over 63 years, you won't find a more knowledgeable and dedicated staff of insurance professionals to handle all your insurance needs. Finding out how the "only" auto insurance plan designed specifically for the RLC lifestyle will benefit you is easy....

Simply call 1-888-325-7727. Make sure to mention code RRP and you'll receive a FREE \$10 Visa Reward Card*.

By making the call now, you are just moments away from learning why thousands of your fellow carriers have taken advantage of this special benefit. Besides receiving great coverage, it is common to save hundreds of dollars by making the switch, plus you will receive the \$10 Visa Reward Card* for just checking it out. The card is absolutely free and there is no obligation to buy anything.

As a Rural Letter Carrier, here are some questions to consider when purchasing auto insurance for your craft:

Are you going to be driving your personal vehicle to deliver the mail? If yes, you must contact the NRLCA Insurance Marketplace immediately at **1-888-325-7727** to get insured, the right way. Nobody knows the Federal TORT Claims Act and how it effects the carriers profession any better than National General. On the back of this page you'll find detailed information about the Federal TORT Claims Act and how it impacts YOU.

I'm an RCA and only drive a route once or twice a week; do I still need special insurance? Actually, yes! Even if you only drive your personal vehicle, one hour, one day or one week per year you absolutely need coverage with the NRLCA Insurance Marketplace.

I will be driving a LLV, do I still need coverage through the NRLCA Insurance Marketplace? Absolutely! Even if you only use your personal vehicle, one time, to deliver mail or parcels. If you do not have coverage through the NRLCA Insurance Marketplace, you do not have the right coverage, and chances are you are overpaying.

Can I insure more than just my route vehicle? Of course you can! We are a full line insurance agency and can insure more than your route vehicle, we can insure your home, provide an umbrella or flood policy, renters, motorcycle, RV and more.

IMPORTANT: Make the call today to 1-888-325-7727 and speak to a specialized Rural Letter Carrier agent to discuss the right coverage for you. Make sure to mention code "RRP" and you will receive a free \$10 Visa Reward Card*!



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 within 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 Vehicle Insurance Program provides complete coverage for Rural Carriers insured through 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 through the Rural Letter Carriers' Program, the other party will be immediately notified 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 - the same people who have looked after the special needs and interests of Rural Carriers since 1953. First of all, RLC Vehicle Insurance Plan representatives understand the government's tort liability procedures. So by placing a special exclusion on your RLC Program policy, you can be offered 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: **1-888-325-7727** for complete details and rates. One of the friendly RLC Program Insurance Professionals will be happy to answer all of your questions.



Call **1-888-325-7727**

Please allow 4-6 weeks for delivery. Reward card not available in GA, NM and WA. \$10 Visa Reward Card only available with auto insurance quote from National General. Eligibility, benefits, discounts and coverages may vary. The content herein is for descriptive purpose only. The exact protection provided is subject to the terms, conditions and exceptions of the policy contract issued. The NRLCA Marketplace is not a licensed insurance agency. All policies will be issued by member companies of the National General Insurance group. ©2016 National General Insurance. All Rights Reserved.