



**THE
NAVAJO
NATION**

RISK MANAGEMENT PROGRAM

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M E M O R A N D U M

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

FROM 
Charlene B. Chapman, Program Supervisor I
Risk Management Program

DATE July 8, 2011

SUBJECT AUTOMOBILE INSURANCE

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. **Please be advised, the current Automobile Insurance Card issued for policy year October 1, 2010 to October 1, 2011 expires effective October 1, 2011.**

The premiums for Auto Liability coverage is \$173.84 per vehicle. 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 self-insurance (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, 2011, each program, department, division and/or chapter will be responsible for completing an Underwriting Exposure Summary packet for 2012 and return to the Risk Management Program. This packet is available in the 2012 Budget Instructions and Policy Manual and on the OMB website at www.omb.navajo-nsn.gov. 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.

Since this is a timely process, please submit the Underwriting Exposure Summary packets by August 19, 2011 to avoid any delay. Requests will be processed in the order they are received. Insurance Cards are scheduled to be released on October 3, 2011 (**provided 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: Jefferson Tsoeie, Program Manager, Insurance Services Department
Virgil Brown, Division Director, Division of General Services
Arita M. Yazzie, Advocate, Department of Justice