



JRayl Transport Passenger Policy:

JRayl Transport recognizes the need of drivers who are out on the road for extended periods of time to have family members or significant others present as they are away from home. The purpose of the passenger policy is to protect JRayl Transport, driver and passenger from loss due to accidents or incidents that may occur and not be covered by traditional insurance, workers compensation or employer coverage.

Any driver who would like to add a passenger, may purchase a passenger accident insurance policy. This coverage will provide protection for the passenger who is not a licensed CDL holder that is authorized to drive for JRayl Transport. (At no time does this policy allow an unauthorized driver to operate any vehicle, which is owned, leased or operated by JRayl Transport). JRayl Transport reserves the right to disqualify a passenger if it affects the safety and operation of the driver in a negative way. Drivers must have one year of driving experience to be eligible.

The policy must be purchased directly through JRayl Transport and Great American Insurance. The cost of the coverage is \$5.00 per week, which will be automatically debited from the employee or contractor's settlement or paycheck. The policy must be purchased in monthly installments and cancellation of the policy must be made in writing to the JRayl Safety Department. The policy will cancel for the month the cancellation is received.

The policy will cover \$100,000.00 for accidental death and \$100,000.00 for accidental medical expenses.

The driver must complete the coverage request form and submit to the safety department. The safety department will submit the coverage request to Great American Insurance and provide accounting with the appropriate payroll/settlement deduction schedule.