

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

## What is the Federal Tort Claims Act?

The Federal Tort Claims Act (FTCA) is a federal statute that provides a government-administered protection plan for federal employees and the government authority should any of its employees or agents incur any liability in the course of their official duties.

## Will the FTCA protect an on-route Rural Letter Carrier from liability in the event of an accident?

Yes. Federal employees are protected against liability resulting from their operation of a motor vehicle while within the scope of their official employment. However, the FTCA does have limitations. For example, this protection is on-route protection only. Any deviation from your assigned route could jeopardize your FTCA claims coverage. Also, 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 insurance plan provided by National General Insurance also protect the Rural Carrier from liability while on-route?

Yes, and more! National General Insurance provides complete coverage on and off the route. And, if the government ever denies your on-route liability claim under the FTCA, National General will work with you to resolve any claim covered under your National General policy as quickly and as fairly as possible.

## 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 National General Insurance carrier as soon as possible. Failure to report an accident could jeopardize your coverage.

## What happens when an on-route liability claim is reported to my National General Insurance carrier?

If you have a National General Insurance policy explicitly designed for Rural Letter Carriers, your dedicated claims representative will notify the other party that their claim should first be presented to the Postmaster for payment under the FTCA. If the government denies the claim because you deviated from your route, don't worry, you'll still have a claim under your National General Rural Letter Carriers' policy.

## Will any insurance company protect a 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 or commercial use rate. Also, many agents don't seem to fully understand the FTCA and the needs of government employees. That's why the National Rural Letter Carriers' Association recommends a National General Insurance policy created with the needs of Rural Letter Carriers in mind. Not only do National General's representatives understand the government's tort liability procedures, National General can also offer Rural Letter Carriers lower rates on their auto insurance for pleasure driving or route car use.

The NRLCA is an Association that works to improve the methods and conditions for Rural Letter Carriers. NRLCA is not an insurance agency or company but helps connect its members with insurers/agents that have products and services to meet their needs. Policies produced by National General Insurance Marketing, Inc. and underwritten by members of the National General Group. Individual rates and savings, if any will vary. All coverages, features, benefits and discounts are subject to the individual carrier's terms, conditions, exclusions and state requirements. Availability and eligibility may vary by state and carrier.

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



You made a great decision when you joined the Rural Letter Carrier craft. Here's another opportunity to make a great decision while saving time and 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.

All carriers and their family members have easy access to exceptional insurance products and services. Provided by the only insurance company, National General Insurance, an Allstate Company, that has been fully endorsed by the NRLCA since 1953.

You won't find a more knowledgeable and dedicated staff of insurance professionals to handle all your insurance needs. Here's how to find out how National General's auto insurance plan designed specifically for Rural Letter Carriers will benefit you! **Simply call 1-888-325-7727**. Get a quote and mention code RRP, and you'll receive a **FREE \$10 e-gift card**.<sup>1</sup>

By making the call now, you are 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. The \$10 e-gift card is **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:

**Will you be driving your personal vehicle to deliver mail?** If yes, call 1-888-325-7727 immediately to ensure you are properly covered.

**Do I still need special insurance if I only drive a route once or twice a week as an RCA?** Yes! Even if you only drive your personal vehicle, one hour, one day, or one week a year, you need coverage with National General.

**Do I need coverage through National General if I will be driving an LLV?** Yes! Even if you only use your personal vehicle just one time to deliver mail or parcels. If you don't have coverage with a program designed specifically with the RLC craft in mind, you don't have the right coverage and you may be overpaying.

**Can I insure more than just my route vehicle?** *Of course, you can insure your other vehicles!* We can also insure your home, provide an umbrella or flood policy, renter's insurance, and even coverage for motorcycles, RVs, and more.



**IMPORTANT: Make the call today to 1-888-325-7727 and speak to one of National General's specialized Rural Letter Carrier agents to discuss the right coverage for you. Make sure to mention "RRP" when you get your quote, and you will receive a FREE \$10 e-gift card!**



<sup>1</sup>No purchase necessary. No cash exchange. Offer valid only on quotes via the phone number listed and while supplies last. Must be at least 18 years old. Limit of one electronic gift card ("E-card") per household/per email address. An individual's use of multiple e-mail addresses is strictly prohibited. Offer not available to current policyholders. We reserve the right to cancel or modify this offer at any time. E-card redemption instructions will be sent by email from BHN Rewards (customer.rybbon.net) within 30 days of quote. Void where prohibited.



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