

FACT SHEET - #9c

SUBJECT: POV Liability Insurance

1. PURPOSE. To inform commanders of Fort Knox POV liability insurance requirements.

2. FACTS.

a. Many soldiers have inadequate or no POV liability insurance.

b. Fort Knox Regulation 190-5 (25/07/01) requires vehicles registered on the installation to carry liability insurance of not less than \$25,000 personal injury coverage per person, \$50,000 personal injury coverage per accident, and \$10,000 property damage. Kentucky law requires a minimum coverage of \$25,000 personal injury coverage per person, \$50,000 personal injury coverage per accident, and \$10,000 property damage per accident.

c. A POV inspection form must be completed at the time a vehicle is registered and periodically thereafter. The form requires a check of liability insurance. Supervisors must ensure that adequate liability insurance, not just property (collision) or lien insurance, covers all vehicles.

d. Failure to meet insurance requirements can result in disciplinary and/or administrative action against soldiers. Soldiers found lacking the appropriate insurance coverage should be ordered not to drive their vehicles until proof of adequate insurance is presented. Soldiers and civilians could also face civilian criminal liability for failing to maintain the proper insurance coverage.

e. Failure to maintain required coverage may create financial hardships for accident victims. POV owners without liability insurance may suffer financial ruin if found liable for an accident.

3. POC is the Administrative Law Division at 4-7414/4668.

VINCENT C. NEALEY
Chief, Administrative Law Division