

# TO BORROW OR TO RENT – THAT IS THE QUESTION

Sometimes a church needs a non-church-owned vehicle to transport people or property. Such usage raises numerous liability issues. Assume the vehicle's use is requested by the church, driven by the vehicle's owner, and while on its charitable mission is involved in an accident. The vehicle is owner-insured for liability damages, but has no comprehensive insurance. The vehicle is badly damaged and the fault lies with the driver of the vehicle. Who bears the responsibility to fix this vehicle? Does the church have comprehensive and liability insurance on all vehicles used on church business at the church's specific request, even those not church-owned? Even though the vehicle has owner-provided liability insurance, what if that insurance is not

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enough to cover the damages? If the church has liability insurance, it may be used as a secondary source of insurance, but if the church doesn't, it could be liable for the excess damages. What if the owner of the vehicle suffers increased car insurance payments due to this accident? Does the church bear any responsibility to defray those extra expenses? What if the owner of the vehicle thinks it does? These are only a few of the questions that could be asked. The consequences of using a non-church-owned vehicle for church business can be devastating both financially and relationally. Renting vehicles and making sure your insurance has broad and adequate coverage for rented vehicles just makes more sense.