

Use of Volunteer Drivers

By: The Cincinnati Insurance Companies

Wany ministries benefit from the availability and use of volunteers. Often, volunteers will operate vehicles owned by the organization as well as their personally owned vehicles as part of their duties. It is important that the ministry recognizes the potential loss exposure arising from this activity. Especially in the case of social service type operations including clubs, churches, day care operations, private schools, etc. that might use volunteers to transport clients – be it children, adults or those with special needs.

Typically, the volunteer will drive their own personal vehicle to meet the organization's needs. However, as soon as that volunteer sits behind the wheel of that non-owned vehicle on behalf of the ministry, that volunteer driver also becomes an "approved driver" of the ministry. That volunteer driver then presents to your organization the same exposures to loss that your employee driver offers. The ministry is ultimately responsible for the wellbeing of the people their drivers assist. As such, your volunteer drivers should be qualified in the same manner that your employee drivers are qualified.

Churches should avoid using volunteer drivers for any specialized equipment unless they are trained and experienced in the operation of these vehicles. This includes buses, vehicles requiring regulated drivers to operate such as 16 passenger vehicles, larger trucks and/or buses. Even using trailers requires specialized training and understanding of the associated exposures.

Churches should avoid allowing non-authorized or non-approved drivers to use their vehicles, including requests coming from outside organizations. Church owned vehicles should not be used to conduct business

activities of outside organizations or groups.

Volunteer drivers being used by a ministry present a loss potential back to the ministry and thus should be managed as would any owned vehicle exposure. In addition, management should review and verify the below items for all volunteers who are expected to drive their personal vehicles for organizational needs. File documentation should also be maintained on these items:

- **Complete an Application**—Volunteers should be required to complete an application providing sufficient information and authorized permission for the organization to sufficiently qualify such volunteers.
- **Motor Vehicle Record (MVR) Checks**—MVRs should be ordered and evaluated against defined criteria at least annually to make certain that each driver meets minimum acceptable requirements for safe driving.
- **Proof of Insurance**—Proof of personal insurance with specified limits should be requested and documented. Optimally, the limits should equal your limits. At a minimum, the limits should equal those required in your state of operation.
- **Driver's License**—Photocopy of current driver's license should be secured and reviewed.
- **Vehicle Type & Condition**—The type and condition of employee owned vehicles should be reviewed to ensure that the vehicle is properly maintained with appropriate safety devices in place. Requesting a driver to complete and sign a form stating that vehicle being operated meets current safety

standards and requirements can improve defense posturing.

- **Accident Response**—Provide education to the volunteer on the appropriate emergency response in the event an accident occurs while the volunteer is driving on behalf of the organization. This could include how to report an accident, engaging police and/or medical assistance, keeping everyone safe at the scene, etc.

Volunteer Driver Pledge

Consider using a Volunteer Driver Pledge such as this one to manage your volunteer drivers' expectations and enlist their cooperation for a safe transportation program. Have the volunteer sign and date the Pledge.

Sample Volunteer Driver Pledge Card

As a volunteer for [Name of Ministry], I understand that my safety and the safety of others is paramount. I understand that driving as a volunteer is a privilege, not a right and therefore, I agree to:

1. Provide evidence of my current status as a licensed driver in [insert Name of State].
2. Provide a copy of my current auto insurance policy declaration sheet and vehicle registration.
3. Comply with all of [Name of Ministry]'s policies and procedures and any directions provided by my supervisor.
4. Comply with all laws and regulations concerning driving, including laws pertaining to the use of seat belts, child safety seats, cell phone use, speed limits and traffic control devices/signs.
5. Promptly notify [Name of Ministry] of any physical conditions, vehicle defects, or road conditions that might affect my safety or the safety of those I am driving.
6. Notify [Name of Ministry] of any traffic citations I receive, even if given while driving on my personal time.
7. Attend driver training at the request of [Name of Ministry].

If involved in an accident, I agree to complete an Accident Report provided by [Name of Ministry] and to cooperate with the police, my supervisor, and [Name of Ministry]'s insurer, its insurance adjusters and attorneys.

I pledge that if I drive my own vehicle on behalf of [Name of Ministry], adequate insurance will always be in force. [Name of Ministry] recommends limits of at least:

Liability: \$100,000 per person, \$300,000 CSL

Med. Pay: \$5,000

Uninsured Motorist Coverage (where required)

I also understand that as a volunteer driver, the limits and coverages provided by my personal automobile insurance are applicable to any accidents or incidents that involve my vehicle, including those that occur while I am serving as a volunteer driver for [Name of Ministry].

Tips for Using Volunteer Drivers

Volunteers serve their ministries in many ways, driving is one of those ways; many cite the satisfaction from helping people, feeling needed, and getting to know the passengers as reasons they prefer to volunteer in this way. To help your volunteer drivers be successful, consider these tips:

- It is crucial to have written, clear guidelines that define the volunteer's role.
- Clearly communicate your congregant's schedule needs and align drivers with those needs.
- Make sure the transportation vehicle meets the needs of the person(s) the volunteer is driving.
- Additionally, make sure the volunteer driver is capable of providing any physical assistance needed of his/her passenger.
- Volunteers should be trained and supervised the same as paid staff.
- Do not overschedule your volunteer drivers.