

# Insurance and Risk Management for Volunteer Driver Programs



**State Coordinating Council for  
Community Transportation**

## Volunteers are a Key Ingredient

---

- Volunteers can significantly reduce costs by operating vehicles without compensation.
- Some programs allow volunteers to operate vehicles owned by the agency in many programs volunteers drive their personal cars.
- Some volunteers are reimbursed for their costs, including fuel, vehicle maintenance, insurance premiums and other expenses.
- They provide intangibles such as positive attitudes and personal connections to clients.

## Volunteers Liability is a Core Concern

---

- The core concerns revolve around liability and insurance coverage.
- Volunteers and the organizations can be vulnerable to civil lawsuits and there are some legal ambiguities about their use.
- Practices vary but program operators need to consider their liability for use of volunteer drivers and whether they should correspondingly extend their insurance coverage to compensate.

# Insurance and Risk Management

---



## *SCC Recommendations for Volunteer Driver Programs*

- *Limits of Coverage Recommended*
- *Checklist Designed for Policy Development*
- *Forms suggested for recordkeeping*

### *Resource Materials*

[www.nh.gov/dot/programs/scc/](http://www.nh.gov/dot/programs/scc/)

# National Resources

---

- **National Center for Mobility Management**  
<http://nationalcenterformobilitymanagement.org/>
- National Resource Center for Human Service Transportation Coordination, 2008. Discussion of insurance issues that arise in the context of transportation coordination.
- Volunteer Driver Liability and Immunity, NCSL, 2006.  
Summary of state laws related to insurance and liability for volunteer drivers.



## More Information on Insurance

---

### **For More Detailed Information On Insurance**

- National Association of Insurance Commissioners. The U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories. Provides links to state insurance commissioners and other resources. <http://www.naic.org/>
- Public Risk Management Association. Provides resources for educational programming, risk resources, and networking opportunities for public sector risk managers. <http://www.primacentral.org/>
- Association of Governmental Risk Pools, a trade association for public entity risk management profession. <http://www.agrip.org/>

**See more at:** <http://nationalcenterformobilitymanagement.org/by-topic-liability/#sthash.Nyx3glnA.dpuf>

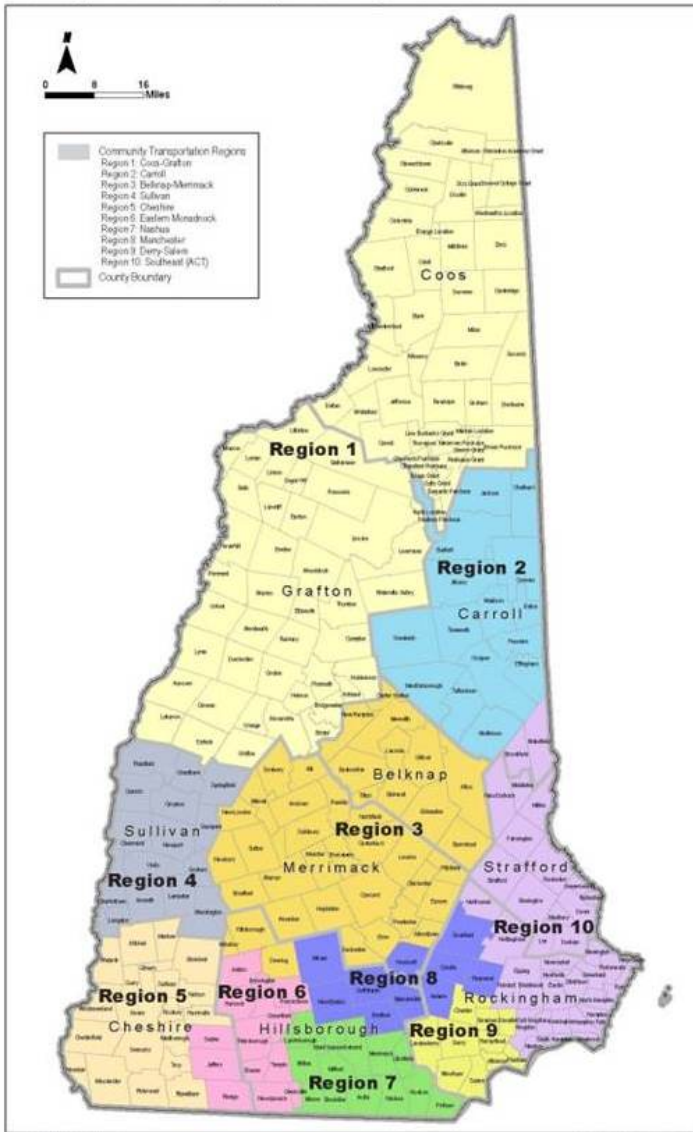


# Volunteer Programs are Key in Serving Rural Areas

---



*Serving the people of our most rural regions is a challenge, but basic mobility is as important to our economic success as reducing congestion in urban areas.*



# Regional Coordination Councils