

# LYELL McEWIN REGIONAL VOLUNTEERS INC

## POLICY & PROCEDURES DOCUMENT

**POLICY TITLE:**                   **INSURANCE AND THE USE OF VOLUNTEERS OWN VEHICLES**

**POLICY NUMBER:**               **5.11**

**POLICY STATEMENT:**

*The Volunteer Association is committed to developing clear practices surrounding the availability of insurance cover involved in the use of private vehicles as a part of a volunteer's role*

**EXPECTED OUTCOMES:**

- **Clear guidelines shall exist regarding the use of volunteers using their vehicles as a part of their volunteer role in relation to insurance issues**

**PROCEDURES (To implement Policy)**

1. A volunteer's private vehicle is not insured for damage under the government's insurance arrangements when being used to transport a volunteer to and from the location where they will undertake their volunteer role.
2. For the purposes of this policy, a volunteer's day shall begin when they arrive at their first 'port-of-call' for the day and shall end when they leave their 'last 'port-of-call' for the day.
3. This policy shall extend to include volunteers involved in all program areas of the Volunteer Association, including respite care, palliative care and other areas where the use of a private vehicle is an integral part of the volunteer's role.
4. Volunteers shall only be covered for the use of their vehicle if an agreement has been made between the volunteer and their Area Manager to do so. The formation of such an agreement shall be dependant on:
  - ❑ A volunteer being fully registered (with a satisfactory police record check having been returned)
  - ❑ A current driver's licence being sighted
  - ❑ A current motor vehicle policy being sighted (either comprehensive or third party property insurance)
  - ❑ The Area Manager being satisfied that the motor vehicle is registered and in good working order
  - ❑ The driver abiding by legal guidelines while driving the vehicle (eg under the speed limit, no alcohol)
5. The Volunteer Association strongly recommends that all volunteers have a private comprehensive insurance policy to cover their own vehicle in the case of an accident. Third party property insurance cover is acceptable, but volunteers shall be made aware at the time of interview that damage to their vehicle, is not covered by this form of insurance in the event of an accident.

6. Volunteers who do not hold either a current comprehensive or third party property insurance policy shall not be able to use their vehicle for approved volunteer roles.
7. In cases where an agreement exists for the volunteer to use their own vehicle as a part of the volunteer's role, the Volunteer Association would cover the cost of any 'excess' involved in making a claim up to an amount of \$500. Additional excess expenses could then be claimed through the Government Insurance Services Unit. The amount of excess is that which is strictly defined in their motor vehicle policy.
8. The cover provided in point 4 above would be dependant upon:
  - The conditions set out in point 2 above being met
  - The driver not being found to be 'reckless'
  - The driver being appropriately licensed
  - The driver not being under the influence of alcohol or drugs
  - A third party not being at fault
9. Injuries sustained as a result of any accident involving a volunteer's vehicle are covered by the compulsory third party insurance which is part of the registration of a motor vehicle.
10. All new volunteers shall be made aware of these conditions when starting with the Association
11. It is the responsibility of volunteers to ensure that their vehicle is kept in a roadworthy condition and that they have current insurance and are appropriately licensed.

### **Consultation**

Board of Governance

Policy sub-committee

Operations Team

John Markic - DHS Insurances Unit Manager

Adopted by Board 17/6/2002

Last reviewed: 21/05/ 2009