



Frequently Asked Questions

Volunteer Drivers Who Drive Their Own Vehicles While Volunteering

Oct. 18, 2019

1. What insurance policies cover volunteer drivers?

The volunteer's personal automobile insurance policy is always primary. SourcePoint carries business automobile insurance, which may provide additional coverage to volunteer drivers.

The insurance includes liability, injury, property damage, medical payments, and uninsured and underinsured protections. This policy is secondary to the volunteer's insurance. In addition, SourcePoint carries an umbrella policy, which may provide an additional layer of protections.

SourcePoint reserves the right to unilaterally change the coverages.

Please note: All accidents should be reported to the appropriate department supervisor who will assist the fiscal department with submitting any necessary claims to SourcePoint's insurance carrier. All coverages are subject to the express terms and conditions within the insurance policy itself, as well as the insurance carrier claim approval process. In the event of any inconsistencies, the insurance policy dictates coverage.

2. What amount of insurance coverage is required for volunteer drivers to carry?

Liability coverage – \$100,000 per person; \$300,000 per accident;

Property damage – \$100,000;

OR – \$300,000 combined single limit.

These coverages will be applied toward any damages or injuries suffered by passengers or other drivers.

SourcePoint reserves the right to unilaterally change the coverages or the amounts of the same.

It is recommended that all volunteers carry Uninsured Motorist Coverage, Bodily Injury \$100,000 Each Person, and \$300,000 Each Accident.

3. Do I need a rider, known as public or livery conveyance use, on my own insurance plan because I deliver items or drive clients?

No. Public or livery conveyance coverage is *for paid deliveries or transports*. Volunteers are reimbursed for mileage but are not compensated for their services. Most noncommercial auto policies exclude for-hire public or livery conveyance.

4. Will SourcePoint's insurance cover my deductible if I am in an accident while volunteering and I am at fault?

Generally, deductibles are not covered by SourcePoint's insurance in such circumstances. If a claim is made to SourcePoint's insurance for any expenses not covered by the volunteer's insurance, it is subject to SourcePoint's insurance carrier claim approval process and the provisions found within the policy.

5. Will SourcePoint's insurance cover my deductible and damages if I am in an accident and I am not at fault?

Generally, deductibles are not covered by SourcePoint's insurance in such circumstances. The at-fault driver's coverage is primary, and then the volunteer's insurance is secondary. A claim can be made to SourcePoint's insurance for any expenses not covered by the volunteer's insurance, subject to SourcePoint's insurance carrier claim approval process and the provisions found within the policy.

6. Does SourcePoint's insurance cover my deductible and damages if an uninsured driver causes an accident while I am volunteering?

Generally, SourcePoint's insurance do not cover deductibles in such circumstances. Since the at-fault driver does not have coverage, the volunteer's insurance becomes primary. This is the reason SourcePoint recommends that our volunteer drivers carry Uninsured / Underinsured Motorists, Property Damage coverages. If your policy does not provide this coverage, or it is exhausted, a claim may be submitted to SourcePoint's insurance for unreimbursed expenses, subject to SourcePoint's insurance carrier claim approval process and the provisions found within the policy.

7. If I am injured while volunteering, am I covered by workers' compensation?

No, workers compensation does not cover volunteer injuries.

In addition to the bodily injury coverage provided through automobile policies, both primary and secondary, SourcePoint provides a stand-alone accidental death and medical benefit policy on volunteers, which could cover such an injury, if the volunteer's actions or inactions are covered by the insurance policy.

8. How am I protected from liability if a client sues me for an injury sustained while under my service?

Automobile insurance includes liability protections and the volunteer's automobile insurance would be primary. Any additional expenses not covered by the volunteer's insurance may be submitted to SourcePoint's insurance carrier, subject to the insurance carrier approval process and the provisions within the policies for such damages.

9. What is the minimum age for volunteering as a driver?

18.

10. What documentation does a prospective new volunteer driver have to produce?

A valid driver's license, proof of current auto insurance in the required amount disclosed above.

11. Are volunteer drivers' pets allowed to accompany the volunteer?

No.