

**SCHOOL** 

## **EDUCATIONAL EXCURSIONS: Volunteer Driver**

An "Educational Excursion Volunteer Driver" is defined as any person authorized by the Principal who has agreed to transport students while driving his/her own or another licensed automobile that meets the requirements of the Board. Principals are expected to verify the volunteer's valid Ontario Class G License and proof of insurance.

**APPROVED FORM – Effective November 2011** 

Form only valid when both sides are reproduced

DATE OF EXCURSION	TIME
DESTINATION	LOCATION
<ol> <li>All Educational Excursion Volunteer Drivers are required by Hamilton-Wentworth District School Board to:         Use a licensed automobile which carries a minimum of \$1,000,000 valid third-party liability insurance in the Province of Ontario as required by Hamilton-Wentworth District School Board.</li> <li>Provide the Board prompt written notice, with all available particulars, of any accident arising out of the use of a licensed automobile during an excursion on business of the Board.</li> <li>Be aware that the Board's excess liability insurance comes into effect only after the "excursion driver" insurance has been exhausted to a combined total of \$24,000,000.</li> </ol>	
<ul> <li>volunteer driver.</li> <li>That the vehicle carries a minimum of \$1,000,000 v required by Hamilton-Wentworth District School Bo</li> <li>That the vehicle is mechanically fit with seatbelts in</li> <li>That I have confirmed with my insurer that nothing i</li> <li>That I am not being compensated.</li> </ul>	more than six demerit points.  Is of the Province of Ontario while acting in the capacity of a valid third-party liability insurance in the Province of Ontario as pard.  In working condition for all passengers in my policy of insurance precludes coverage.
VEHICLE INFORMATION: Make	YearLicense Plate
VEHICLE OWNERSHIP:  Volunteer Driver	Other (please complete information below)
NAME OF DRIVER: (Print)	Signature of Driver
	Date
DECLARATION BY OWNER OF VEHICLE, <u>IF VO</u>	DLUNTEER DRIVER IS NOT OWNER.
<ul> <li>I DECLARE:</li> <li>That I have authorized</li></ul>	er, fully insured driver under the vehicle liability insurance as
NAME OF OWNER: (Print)	Signature of Owner
	Date
Principal/Vice-Principal Approval	 Date

\*HWDSB is not responsible for any fees, or fines incurred by the volunteer driver, including but not limited to, parking tickets or tickets issued by a police service for infractions of the Highway Traffic Act.

# SUMMARY OF INSURANCE COVERAGE RELATING TO VOLUNTEER DRIVERS

#### 1. VOLUNTEER SUPERVISORS ON SCHOOL OUTINGS

The Board's Liability Insurance Policy protects both staff and volunteers who are working within the scope of their duties for the Board. This coverage responds to lawsuits that are brought against staff or volunteers who are supervising school events and provides protection to the \$24 million policy limit.

#### 2. VOLUNTEER DRIVERS FOR SCHOOL ACTIVITIES

Ontario Legislation makes automobile insurance compulsory in the Province of Ontario. This same legislation makes the vehicle insurance the primary coverage. In other words, the insurance on the vehicle responds to claims first.

The School Board's Liability Policy contains an endorsement called the Non-owned automobile endorsement, which extends liability coverage to those who are using personal vehicles for Board business. In accordance with legislation, this coverage is in excess of the insurance on the vehicle. For example, if an accident occurred while the vehicle was being operated on a school outing, and the vehicle was insured for \$1 million of liability insurance, and there was a successful suit against the owner of the vehicle for \$3 million, the Board's liability insurance would respond to the \$2 million in excess of the \$1 million carried by the owner. Students driving themselves are not covered under the Board's Non-Owned Automobile Insurance Coverage.

There is no coverage under this endorsement for damage to the vehicle itself. It is liability insurance only.

Passengers who are injured would recover accident benefits under their own automobile policy. Thus, students injured in an automobile accident would report the injuries to their parents' auto insurer. If there is no automobile insurance policy in the family, the injured passenger would collect benefits under the liability policy in place on the vehicle in which they were riding at the time of the accident.

### 3. PERSONAL AUTOMOBILE INSURANCE COVERAGE

The Board requires that volunteer drivers carry a minimum of \$1 million of liability insurance. If there is any doubt about the insurance coverage carried, or the use of the vehicle to transport students, volunteers should review their coverage with their insurance brokers.