

Insurance Information for Volunteer Drivers and Community-based Organizations Providing Transportation



Whether you're a volunteer driver using your own personal vehicle or run a community-based, not-for-profit organization with volunteer drivers, **here's what you need to know:**

- If you're a volunteer driver, you won't need additional insurance even if you're reimbursed for driving expenses such as mileage or "wear and tear". Being a volunteer driver isn't the same as transporting paying passengers.
- Your insurance premiums or coverage shouldn't be affected as a volunteer driver but it's best to let your insurance provider know of your activities.
- You're not required to increase your liability coverage as a volunteer driver but you must have the minimum liability limit as outlined by your province of residence.
- In the event of a collision while volunteer driving, you're responsible for paying your deductible, based on the insurance coverage you have.
- Your voluntary or not-for-profit organization requires commercial insurance much like any business. In this case, it's about covering risk, not protecting assets. *Non-owned automobile insurance* is an insurance endorsement highly recommended for organizations with volunteer drivers.
- It's recommended that your voluntary or not-for-profit organization request a driver's abstract (driving record) as part of its volunteer driver application process. If an applicant's abstract shows multiple convictions and/or demerit points, he/she may not be the appropriate driver for your organization.
- To get the best possible rate and coverage for your voluntary or not-for-profit organization's needs, make every effort to achieve a "best-in-class" status with your insurance provider. This includes creating a risk management plan, cultivating a relationship with your insurance provider, and ensuring all documentation submitted is organized, referenced and labelled.



If you have questions about home, car or business insurance, the friendly, expert staff at **Insurance Bureau of Canada's Consumer Information Centre** can help.

Alberta:

1-844-2ASK-IBC

Hours: M-F 8:00 a.m. – 4:00 p.m.