



VOLUNTEER DRIVER MILEAGE REIMBURSEMENT SERVICE

BUSINESS CONSIDERATIONS

too far removed from the cause of an accident and would not be considered as a substantial factor in the causation of an accident or resulting injuries. However, the more closely a program is associated with volunteers, the greater risk to the service sponsor and its funders.

The TRIP model, in which passengers select and recruit their own volunteer drivers, helps to limit risk and liability for the service program. Following the TRIP model precisely does not mean that insurance is not needed.

The minimum insurance that should be secured for a TRIP model service program, when passengers recruit their own volunteer drivers and volunteers use their own vehicles and rides are exclusively arranged between the passengers and their volunteers, is commercial liability insurance and non-owned auto coverage. An organization's existing commercial liability insurance may include coverage of the volunteer service program. The TRIP Program in Riverside coverage includes Commercial General Liability, \$1M each occurrence, \$1M Personal injury, \$2M Aggregate, plus Hired auto and Non-owned auto, \$1M. The amount of coverage required for your organization may be different dependent on the levels of coverage demanded by your funding sources.

If a program recruits, screens and trains volunteers and then matches them with passengers and schedules rides, or has owned vehicles or paid drivers, more insurance coverage is called for. This may include increased amounts of commercial general liability insurance, as well as social service professional liability, business auto liability and collision, volunteer insurance, and improper sexual conduct liability.

Insurance underwriters are trained to analyze risk associated with business practices and recommend appropriate levels of coverage. More than one opinion should be sought. It may be constructive also to consult non-profit risk management centers and similar organizations for unbiased assessments.
