

Authorization for Volunteer Drivers to Transport Students Participating in School Events

This will authorize _____ to transport students from _____ to _____ who are participating in the following school activity:

Vehicle Information:

Make/Model: _____ Year: _____ Licence: _____

Principal's Signature

Date

Driver Declaration

I declare that I am licensed to drive in Ontario and my vehicle is insured by valid automobile liability insurance as required by Ontario Law. I further declare that the vehicle that I will be using to transport students is mechanically fit and that seat belts are in working condition for all passengers.

Signature

Date

Vehicle Owner Declaration if Other Than Driver

I declare that I have authorized _____ to drive my vehicle to transport students participating in the school activities as listed above. He/she is licensed to carry passengers and is fully insured as a driver under the Vehicle Liability Insurance as required by Ontario legislation. I further declare that the vehicle that will be used to transport students is mechanically fit and that seat belts are in working condition for all passengers.

Signature

Date

Summary of Insurance Coverage

Volunteer Supervisors on School Outings

The Board's Liability Insurance Policy protects both staff and volunteers who are working within the scope of their role for the Board. This coverage responds to law suits that are brought against staff or volunteers who are supervising school events and provides protection to the \$15 million policy limit.

Volunteer Drivers for School Activities

Any person who volunteers to drive students to Board-sponsored activities are required to use a licensed vehicle that carries valid third party liability insurance in the amount of \$1 million.

Ontario Legislation makes automobile insurance compulsory in the province of Ontario. This same legislation makes the vehicle insurance 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 **excess** to 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.

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 policies. 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.

Drivers are required to provide the Board with prompt written notice, including all available particulars, of any accident arising out of the use of a licensed vehicle during a trip while on Board business.

Personal Automobile Insurance Coverage

For the personal protection of volunteer drivers, it is mandatory under Board policy that 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.