

Insurance Requirements for Volunteer Drivers

Do I need extra insurance coverage to volunteer drive?

- No. Volunteer drivers are not required to have additional insurance coverage beyond the legal requirement of liability which is \$200,000.
- The Insurance Bureau of Canada recommends liability coverage of \$1,000,000.

Do I need to inform my insurance company that I am volunteer driving with my own vehicle?

- No. Volunteer drivers are not required to notify their insurance company.
- Most drivers are classified as “pleasure driving” (O1 rating) because all their driving in one year does not exceed 16,000 km.
- If you do exceed 16,000 km a year for all your driving (personal and volunteer), you should notify the insurance agent. You will likely be reclassified to a different level (O2) and your premium may increase.

What if something happens and the claim exceeds my personal coverage?

- Very few claims will exceed \$1,000,000 dollars, but it is an individual choice to get higher liability insurance.
- If the claim exceeds your personal coverage, the insurance company will make a claim against the Drive Happiness organization. And we are insured for that!
- As a volunteer, you are covered under our Comprehensive General Liability insurance when you are “working” for the organization. This offers you protection if someone sues you for actions while operating within the scope of your duties as a volunteer.
- Drive Happiness organizations cannot insure vehicles we do not own, so our NonOwned Automobile coverage protects us against liabilities connected to any individuals using a vehicle to undertake work for our organizations. The Non-Owned Automobile coverage will cover our organizations beyond the driver’s personal insurance coverage for bodily damage or injuries.