



VOLUNTEER DRIVER ACKNOWLEDGEMENT

PLEASE BE INFORMED AND REVIEW THE BOARD'S SUMMARY OF INSURANCE COVERAGE AND COMPLETE THE REVERSE.

School:

SUMMARY OF INSURANCE COVERAGE

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 \$20 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 primary coverage. In other words, the insurance on the vehicle responds to claims first.

The Board's liability insurance policy contains an endorsement, called the non-owned automobile endorsement, which extends liability coverage to those who are using personal vehicles on the business of the Board. 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, 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 insured would recover accident benefits under their own automobile policies. Thus, students injured in an automobile accident would report the injuries to their parents' automobile 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.

Seat Belts/Air Bags/Child Safety Seats

Volunteer Drivers are reminded:

- That seat belts must be used by passengers at all times.
- To comply with Transport Canada and car manufacturer's recommendation that no person under twelve years of age travels in the front seat of a car outfitted with air bags.
- Ministry of Transportation directives regarding the use of child safety seats require:
 - the use of an infant seat for a child weighing less than 9 kg. (20 lbs.) which must be positioned so the child faces the back of the vehicle;
 - the use of a forward facing seat for a child weighing between 9 kg. (20 lbs.) and 18 kg. (40 lbs.);
 - the use of a booster seat for a child under the age of eight weighing between 18 kg. (40 lbs.) and 36 kg. (80 lbs.) and having a standing height of less than 145 cm. (4' 9").

3. PERSONAL AUTOMOBILE INSURANCE COVERAGE

For the personal protection of volunteer drivers, it is recommended 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.



DECLARATION TO BE SIGNED BY DRIVER

VEHICLE INFORMATION

Make: _____ Year: _____ License Plate No.: _____

Insurance Policy No.: _____ Insurance Agent: _____

I declare:

- That I am at least 18 years of age, licensed to drive in Ontario with a full Class G license, and my vehicle is insured by valid automobile liability insurance, as required by Ontario law.
- That the vehicle is mechanically fit and that there are seat belts in working condition for all passengers.

Name {Please Print}: _____ Signature: _____

Date: _____

DECLARATION TO BE SIGNED BY OWNER OF VEHICLE (if Volunteer Driver does not own the Vehicle)

I declare:

- That I have authorized *(Please Print Name)* _____ to drive my vehicle, as described above, to transport students participating in school event(s).
- That he/she is licensed to carry passengers and is fully insured as a driver under the vehicle liability insurance, as required by Ontario Legislation.
- That the vehicle is mechanically fit and that there are seat belts in working condition for all passengers.

Name {Please Print}: _____ Signature: _____

Date: _____

All Volunteer Drivers are advised that in order to bring into effect the Board's Excess Liability Insurance, they must:

- Use a licensed automobile which carries valid third-party liability insurance, as required under legislation in the Province of Ontario.
- Provide the Board prompt written notice, with all available particulars, of any accident arising out of the use of a licensed automobile during a trip on business of the Board.
- Be aware that the Board's Excess Liability Insurance comes into effect only after the "Volunteer Driver's" insurance has been exhausted, to a combined total of \$20 million.

Note: A "volunteer driver" is defined as any person who has agreed to be a driver for a certain trip on which they are driving their own or another licensed automobile, who has indicated to the Board that they meet the requirements as indicated on this form. Teachers and other Board staff whose job description does not normally include driving students are considered "volunteer drivers".