

Volunteers who Drive on behalf of your Organization

Volunteers who may drive on behalf of your Organization may also create an exposure. For these volunteers, you must verify that they hold a current drivers license and carry adequate insurance and also possibly proof via the MVR that they are a safe driver. Most insurance professionals would agree for the average driver the best liability limits to have are 100/300/100. This means:

100,000 per person for bodily injury
300,000 per accident for bodily injury
100,000 per accident for property damage

It is always best to keep photocopies of both the valid driver's license and proof on insurance on file. Sometimes, their insurance may exclude "business" activities such as volunteering.

Young Drivers pose special problems due to their age. Most insurance companies have restrictions on age, typically requiring drivers to be at least 25 years of age, especially if they are driving others. When driving alone, 21 years of age is generally acceptable. Under no circumstances should teenagers drive themselves or others at the behest or with the knowledge of your organization.

Drivers Safety Training

A free **Online Interactive Defensive Drivers Safety Training Program** is available for your Organization's Drivers. This includes both the standard training and the 15 passenger van training.

e-training Link:

<https://www.phly.com/myphly/losscontrol/default.aspx?page=training>