



# Insurance Questions around Volunteer Drivers and how to Screen Potential New Drivers

Nova Scotia Community Transportation Network | August 2021



# Table of Contents

<b>Introduction</b>	3
Who should use this Guide?	3
Why use this Guide?	3
Make sure to “tick all the boxes”	4
Supporting Forms	4
<b>Understanding Insurance Language</b>	5
What is Risk Management?	5
What is Liability?	5
Basic Insurance Industry Terms	6
Common Questions about Insurance	7
<b>How to make sure you “tick all the boxes”</b>	9
<b>1. Create a Volunteer Driver Policy document</b>	9
What do “work-related driving” and “volunteer-owned vehicle” mean?	9
A Volunteer Driver Policy needs to outline responsibilities of different groups in the organization	9
A Volunteer Driver Policy must outline expected standards of volunteer-owned vehicles	10
<b>2. Use set Screening Processes for Volunteers</b>	12
Screening Guidelines & Checklists	12
Driver File Check List	12
Overview Screening Form	13
Volunteer Risk Assessment	14
Volunteer Risk Screening Form	14
<b>3. Develop a Volunteer Driver Training Program</b>	15
What's in a Training Program?	15
Checklist for supervising volunteers	15
<b>4. Volunteer's responsibilities for using a personal vehicle for a non-profit</b>	16
Licensing and insurance for the vehicle	16
Vehicle inspection and maintenance	16
General driving requirements	17
Emergency equipment	17
Incident reporting and investigations	17
Vehicle operating expenses and reimbursement	17
<b>Useful Forms</b>	18
Volunteer Driver Program Policies and Procedures (sample only)	19
Notification to Insurance Company of Volunteer Activities	20
Driver File Check List	21
Overview Screening Form	23
Volunteer Risk Screening Form	24
Volunteer Driver Daily Trip Inspection Checklist	22
Travel Expense Claims Agreement	25

# Introduction

As a non-profit, your greatest asset is a volunteer. Volunteers devote their time and energy to helping the community through your organization. Even though volunteers offer their services for free, they still need proper insurance coverage, screening during hiring, and supervision when volunteering for you. It is very important for you as a non-profit to manage your volunteers in ways that minimizes the risk of harm to your community members, the volunteers themselves, and to your organization.

## Who should use this Guide?

The information in this guide is useful for many people, including your organization's board and executive directors, your volunteer coordinators/managers, volunteer drivers, and other employees.

With proper insurance coverage and tools to screen potential drivers your risk in dealing with the public can be kept as low as possible. Depending on what your drivers do for your organization, their current insurance may be adequate coverage. For example, if your volunteers deliver items to people but do not carry passengers in their vehicle, special insurance coverage is certainly not necessary. But if your volunteers drive members of the public in their (or your) vehicle, then it is important to make sure that insurance coverage is adequate.

## Why use this Guide?

This Guide has two goals:

### **1. To explain some terms and demystify issues around insurance for both non-profits and their volunteer drivers.**

Understanding normal vehicle insurance requirements is difficult without the complexity of driving as a volunteer. The following information aims to make insurance requirements more understandable for both organizations and volunteer drivers.

### **2. To supply tools and forms to help you screen potential volunteers**

Good screening practices allow you to choose the best people to work with and also to minimize potential costs that could arise dealing with issues due to the actions of volunteers.

You will notice as you read there is more concrete information given about organization liability and procedures than what is needed for actual volunteer driver insurance. Why? Basically, because insurance companies are different and their coverage is different, so each volunteer driver will have a slightly different discussion with their insurer to make sure they have adequate insurance.

But if a set of procedures is followed, and assessments and documents are put in order, it will be far easier for volunteer drivers and the non-profit to have a great experience working together. ***If all the "boxes are ticked"*** both the organization and the volunteers will be comfortable in the knowledge the best candidate has been chosen and drivers will be able to obtain appropriate insurance coverage.



## Make sure to “tick all the boxes”

There are four main areas to ensure you cover when screening and then working with volunteers.



**You have a Volunteer Driver Policy**, with proper forms, that outlines expectations and responsibilities for managers, supervisors, volunteers and what makes a vehicle able to be used.



**You have a set Screening Process for volunteers.** This process needs to include how to judge suitability of a candidate to be a volunteer driver, and forms that outline specific items that need to be completed (like detailed background checks, driving abstract, proof of insurance, etc.)



**You have a Volunteer Driver Training Program.** This program will introduce the volunteer to the organization, and what is expected of them as they carry out their volunteer activities. All volunteers need to reflect the mission and vision of the organization. They are your front-line ambassadors.



**You supply the volunteer with information** about the responsibilities of using a personal vehicle for a non-profit.

---

## Supporting Forms

Each of the above is discussed in more detail on the following pages. At the back of this guide you will find documents referenced in the text that you can use to help you screen and manage your volunteers more easily.

Those documents are:

- Volunteer Driver Program Policies and Procedures (sample only)
- Notification to Insurance Company of Volunteer Activities
- Driver File Check List
- Overview Screening Form
- Volunteer Risk Screening Form
- Volunteer Driver Daily Trip Inspection Checklist
- Travel Expense Claims Agreement

# Understanding Insurance Language

Insurance language has a lot of terms that are often difficult to understand. In this section we will try to remove the mystery about them as simply as we can.

## What is Risk Management?

Risk Management is when an organization looks at their operations and puts policies or programs in place to avoid or reduce risks and losses before they happen. Insurance is one of many tools an organization uses to manage risks and liabilities, because insurance covers a portion of any potential losses. Insurance providers look at whether you have any risk management policies when setting rates. So developing sound risk management procedures is a way to potentially lower your insurance premiums.

## What is Liability?

Liability is the state of being responsible for something, especially by law. There are three types of volunteer liability that can affect your organization.

### ***Direct Liability:***

The organization or volunteer is liable for something that happens, or fails to act to prevent something from happening. For example:

- The organization is directly liable if they failed to properly screen a volunteer and did not know there were previous concerns about this volunteer's previous behaviour (for example, questionable contact with children or domestic violence issues).
- An organization is directly liable if they provide volunteers with unsafe tools/vehicles when acting for the organization.

### ***Indirect Liability (also known as Vicarious Liability):***

The organization is liable for the actions of a volunteer while they do something on behalf of the organization.

Types of this liability are:

- A volunteer damaging municipal property while being on an organization's business;
- Medical bills of a community member after an injury that happened while being supervised by a volunteer at an organization-sponsored event.

### ***Strict Liability:***

Strict liability is when a person is legally responsible for consequences from something that happened, even in the absence of fault or criminal intent. Most traffic violations are classified as strict liability crimes. For example, a driver can get a speeding ticket whether or not they intended to, or were even aware they were speeding.



# Basic Insurance Industry Terms

## **Adjustor:**

An adjustor is the person who acts on behalf of an insurance company to evaluate and settle claims.

## **Agent:**

An agent is the employee of a single insurance company. They only offer that company's insurance products.

## **Broker:**

Brokers are not insurers or agents. They offer insurance products from multiple companies who then pay them commission if you buy through them. The benefit of using a broker is that they can approach different insurance companies to find the one that best meets your needs.

## **Claim:**

After an accident, you make a formal request (claim) to your insurance provider to cover the costs of a loss or policy-related event. Examples of this can be damage to your property, other people's property, or injury to other people.

## **Deductible:**

The amount you have to pay when you have a claim. This amount is deducted from the total your insurance company will cover. For example, if you have a claim for vehicle damage that is \$2,500 and your deductible is \$500, your insurance pays \$2,000 of the total and you have to pay the remaining \$500. Usually, if you increase your deductible amount your premium will be lower.

## **Insurance Company:**

An insurance company is an organization that holds your policy and takes on your risk. There are many insurance companies competing for business in Canada, but only a small number serve the special needs of the volunteer sector.

## **Insurance Policy:**

An insurance policy is a legal contract between your organization (the insured) and your insurance company (the insurer). The policy details the specific types of coverage that are included. Different kinds of insurance cover different kinds of losses. For example, losing your office to a fire requires different coverage than being sued by someone who hurts themselves during one of your programs.

## **Liability:**

You are "liable" when you are responsible for something that has happened, as defined by law.

## **Liability Insurance:**

Liability insurance is a type of insurance that protects you against risks where you may be held legally liable. For example, in an accident where you are charged with injuring another person or damaging their property, liability insurance pays the cost of your legal defence as well as the cost of any damages for which you are found responsible.

## **Premium:**

The money you pay your insurance company to have insurance coverage.

## **Risk:**

"Risk" in insurance is the chance something harmful or unexpected could happen. This might involve the loss, theft, or damage of property and belongings, or it may involve someone being injured. Calculating risk helps the insurer determine the amount (premium) to charge for insurance.

## **Underwriter:**

An insurance company employee who decides if an insurance risk is acceptable, and determines the premium and terms that the insurance company will use to accept the risk of insuring you.



# Common Questions about Insurance

## ***Why do we need insurance coverage?***

Buying insurance allows your organization to transfer some of its risk to a third party (the insurance company). With regards to motor vehicles it is the law that all vehicles must have specific insurance coverage to be used on Nova Scotia roads.

## ***How does insurance work?***

Insurance spreads risk across all the organizations and individuals that buy insurance from the same company. The premiums paid by all of their policyholders are pooled together and then used to pay claims.

## ***What types of claims are the most common for non-profits?***

In Canada the law doesn't distinguish between not-for-profit and for-profit organizations. This means we do not have information about the number or type of insurance claims for the non-profit sector, as it is not broken out from all commercial claims.

## ***Does my organization need insurance, because we are "not-for-profit" and only use volunteers?***

Non-profit organizations require insurance and most commonly have Commercial General Liability (CGL) insurance. CGL insurance is the most basic form of commercial insurance available. In certain cases, endorsements\* will be added to an organization's CGL policy. The most relevant endorsement to organizations with volunteer drivers is "Non-owned Automobile Insurance". This particular insurance endorsement is not a legislated requirement for organizations with volunteer drivers, but it is recommended.

\*An insurance endorsement (sometimes called a rider) is an amendment to an existing insurance contract that changes the terms of the original policy. In the case above it adds additional coverage.

## ***Is there any way that my organization can reduce the cost of its insurance premium?***

An organization can help reduce its insurance premiums by including Risk Management Procedures in their day-to-day operations. Risk Management Procedures are used to assess, manage, and lessen potential risks to the organization's members, participants, or clients, as well as staff and volunteers that may result from the delivery of a volunteer-led program or service.

Some examples of Risk Management Procedures are:

- Have a volunteer driver policy.
- Have a screening process for volunteers.
- Conduct criminal background checks on volunteers.
- Obtain proof of vehicle insurance from volunteers.
- Obtain driving abstracts from volunteer drivers.
- Have a volunteer agreement and waiver forms.

## ***Why aren't insurance rates the same year after year even if I don't have a claim?***

There are a number of reasons why rates change. To set rates, insurance companies use various calculations and claims statistics from previous years to estimate future claims and what they may need to pay out. These calculations and statistics include everyone who has similar insurance, not just you. Also, if your organization has a history of claims, that may also affect rates.

## ***Do volunteer drivers need to carry extra liability coverage on their vehicle?***

A volunteer driver (using their own personal vehicle) is not required by law to increase their liability amount. But drivers are legally required to be covered for a minimum amount based on where they live. For Nova Scotia, that amount is \$2 million.

## ***If I get paid for mileage and/or general "wear and tear" on my vehicle for my volunteer driving, will I need extra insurance?***

No, reimbursements for mileage or "wear and tear" on a vehicle are not forms of payment that require the volunteer driver to have extra insurance added to their policy.

**Do drivers have to let their insurance company know I'm a volunteer driver for a non-profit?**

Most volunteer drivers will not need to notify their insurance company. One exception is if the volunteer activity increases the total amount of kilometers driven per year to more than what your insurer understands you drive in a year. Insurance premiums are partly based on how many kilometres you drive annually.

The following is a sample letter for volunteers to send to their insurance company to ensure their existing insurance coverage is adequate. The form is returned and kept in the volunteer's file. It can be printed out and used from the back of this guide.



## Notification to Insurance Company of Volunteer Activities

This letter is to inform you that I am undertaking occasional driving as a volunteer for

This non-profit organization exists to provide low-cost, door-to-door, accessible transportation options to residents who would most benefit from this service. Specifically this includes those with medical, mobility, or economic challenges.

My role will be to use my own vehicle to pick up riders at their homes and drive them to and from their destinations (such as grocery stores, medical appointments, etc.) as directed by company dispatch.

While I may be reimbursed for out of pocket driving expenses such as fuel, vehicle wear and tear, meals and parking, I will not be paid as a driver.

My volunteering will vary based on demand and my own availability.

Please certify below that the information contained below is true, and that my insurance as specified will cover me while doing volunteer driving.

### This section to be completed by the volunteer.

Name of Insured/Volunteer:

\_\_\_\_\_

Address:

\_\_\_\_\_

\_\_\_\_\_

Name of Insurance Company:

\_\_\_\_\_

Policy Number:

\_\_\_\_\_

Amount of Insurance Coverage:

\_\_\_\_\_

Expiration Date:

\_\_\_\_\_

### This section to be completed by the insurance representative.

I have been duly notified of the occasional volunteer driving activity of the volunteer named above, and certify that the insurance information provided is correct.

Based on the terms of this policy and the minimum requirement of a two million dollar liability limit, the volunteer's insurance policy is sufficient to cover the type of volunteer driving described in this letter.

Name of Insurer or Insurance broker:

\_\_\_\_\_

Address:

\_\_\_\_\_

\_\_\_\_\_

Name of Insurance Agent:

\_\_\_\_\_

Title:

\_\_\_\_\_

Signature:

\_\_\_\_\_

Date:

\_\_\_\_\_

A copy of this completed form must be filed with the volunteer's application form and supporting documents.

# How to make sure you “tick all the boxes”



## Create a Volunteer Driver Policy document

Before recruiting volunteer drivers, make sure your organization has a Volunteer Driver Policy. A good Volunteer Driver Policy will set out the responsibilities, terms and conditions for volunteers driving their own vehicles. This policy applies to all volunteers, including your organization's employees, using their own vehicles for your work.

A volunteer driver policy document can cover topics such as:

- Volunteer responsibilities
- Volunteer supervision procedures
- Volunteer reviews
- Work related driving and personal stops
- Keeping records (trips, mileage, wear and tear, etc.) while using a volunteer-owned vehicle
- Expense recovery procedures
- Smoking policy
- Weather policies
- Reporting accidents and/or incidents
- Grievance procedures

Of course, this is only a partial list and your policy document will be specific to your organization, mission and processes. A sample Volunteer Driver Program Policies and Procedures document can be found at the end of this Guide.

### What do “work-related driving” and “volunteer-owned vehicle” mean?

The following two definitions are commonly used when talking about volunteer driving:

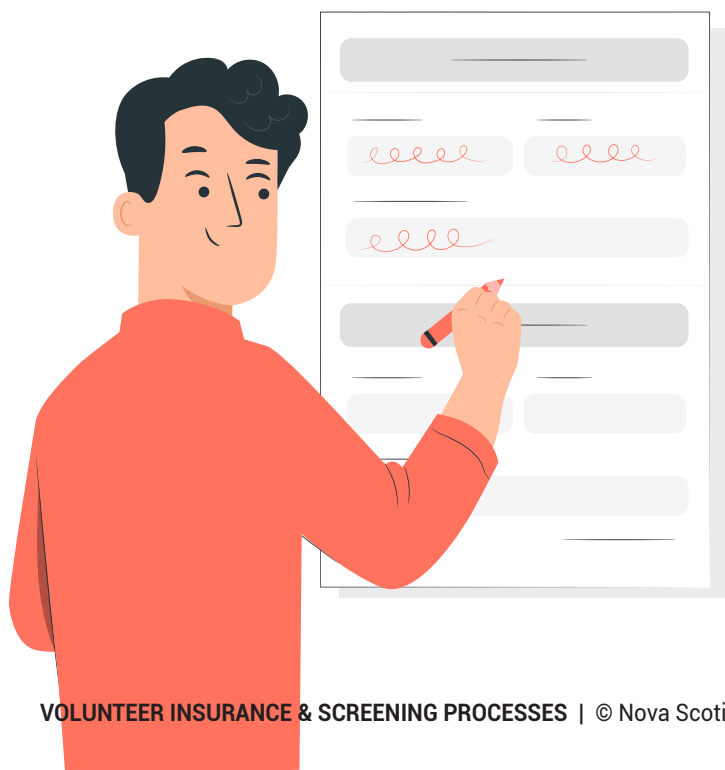
- Work-related driving is operating a motor vehicle in the course of work, including driving to and from work offices, client or contractor offices, or work locations/sites. It may also include other driving approved by a manager. Work-related driving typically does not include the drive from home to the primary workplace.
- A volunteer-owned vehicle is a vehicle whose registered owner is the volunteer, or the volunteer is named on the vehicle's lease agreement.

### A Volunteer Driver Policy needs to outline responsibilities of different groups in the organization

#### **Management's responsibilities**

Management is responsible for the overall implementation of the Volunteer Driver Policy. Management must:

- Have a talk about your Volunteer Driver Policy with the volunteer, with their supervisor present, before allowing a volunteer to use their own vehicle for work.
- Review the policy once a year (with drivers, supervisors, and management together) and make any necessary improvements and updates.
- Store and track documents related to the Volunteer Driver Policy (for example, signed procedures, copies of vehicle insurance, completed inspection/mileage logs and maintenance records).





## Create a Volunteer Driver Policy document

### ***Supervisor responsibilities***

It is the responsibility of a supervisor to ensure that volunteers and their vehicles satisfy—and continue to satisfy—the terms and conditions of the policy.

Supervisors will:

- Make sure the volunteer is legally allowed to drive, will visually inspect the vehicle, provide the organization with a copy of this policy, review it with them and receive a copy with their signed agreement before recommending that a volunteer use their vehicle for association work.
- Receive and check vehicle insurance, inspection, and maintenance records.
- Periodically conduct a ride-along to confirm the volunteer continues to meet driving requirements, and spot-check that vehicles are being properly inspected and maintained.

### ***Volunteer responsibilities***

Volunteers are responsible to abide by the terms and conditions of this policy. They will:

- Complete and provide necessary records to their supervisor in a timely manner.
- Cooperate with supervisors during vehicle spot-checks and a ride-along.
- Immediately tell their supervisor of any relevant changed circumstances (for example, changes to health, license suspension, new or different vehicle, vehicle not available for use, etc.).

## **A Volunteer Driver Policy must outline expected standards of volunteer-owned vehicles**

### ***Vehicle standards***

The person responsible for the Volunteer Driver Policy will make sure volunteer-owned vehicles meet the following standards before approving them for use.

The vehicle:

- Must be suitably designed/configured and equipped for its intended use.
- Must satisfy all requirements of the Motor Vehicle Act (one example is valid safety inspection)
- Must be in sound mechanical condition. For vehicles more than five years old, the employee may be required to provide an inspection report from a licensed mechanic.
- Must be equipped with an anti-lock braking system and electronic stability control.
- If it is 2011 or newer, it must have an overall crash rating of four or five stars.
- Must not have features or modifications that negatively influence vehicle handling or safety (lift kits, after-market bumpers, non-standard wheels or tires, etc.), driver visibility (dark window tints, stickers on windows, etc.) or put the organization's image in a bad light (paint scheme, graphics, etc.).
- Should not be more than 10 years old or have more than 300,000 km on its odometer.

The organization can take into consideration how a vehicle will be used, and may approve vehicles that do not meet the criteria listed above.



## Create a Volunteer Driver Policy document

The following form illustrates the wide number of volunteer-owned vehicle systems that need constant monitoring. This form is also available in the back of this guide.

### Volunteer Driver Daily Trip Inspection Checklist

Driver's name (printed):

Week of

(day/mo/yr)

to

Odometer (start of week):

Date:

Odometer (end of week):

Drivers signature:

#### OUTSIDE INSPECTION

Are the Following Functional?

	Mon	Tues	Wed	Thurs	Fri	Sat	Sun
Headlights and Turn Signal Lights							
Parking and Clearance Lights							
Windshield, Wipers, Washers							
Engine Fluids, Wiring, Belts and Hoses, Leaks							
Exposed Wheel Nuts, Lugs and Studs							
Exhaust System Leaks							
Stop, Tail and Hazard Lights							
Rear Windows Unobstructed							
Body Condition (Rust perforation, sharp edges, accident damage, etc)							
Fuel System (Check for Leaks)							

#### INSIDE INSPECTION

Have you checked the following?

	Mon	Tues	Wed	Thurs	Fri	Sat	Sun
Steering Wheel (Too much play)							
Brake Pedal Reserve and Fade							
Turn Indicator and Hazard Lights Switch							
Interior Lights							
Mirrors (Adjustment and Condition)							
Defroster and Heater							
Horn							
Seat Belts							
Parking Brake Check							
Emergency Equipment							
Valid safety inspection, registration and insurance card							
Coupling and Security							
Tires, Wheels and Hubs							
Electrical Hook Up							
Lights and Reflectors							
Safety Devices							

Hazards Identified:

Reported to:

Repairs Completed by:





# Use set Screening Processes for Volunteers

## Screening Guidelines & Checklists

Develop screening guidelines specific to each position your organization is looking to fill. Each position requires different skills, interactions with different types of people, and different life experiences. Therefore, your organization must develop different guidelines for different positions.

A volunteer screening process is a risk management tool that will help you screen out potential harm to your organization, and will also allow you to select the best people. Before screening candidates, create a "work description" for the position and determine all the potential risks. Identify the main responsibilities, any special skills needed, and an idea of who the ideal candidate would be. Then develop appropriate questions to best assess applicants against your criteria.

Regardless of the position being offered, each candidate needs to fill out an application, sit down for an interview with a supervisor, and have references checked. The only exception to this involves volunteers who have a one-time exposure to a low-risk group of individuals in an extremely controlled situation.

Positions in which the volunteer works closely with children or the elderly or handles money should have more extensive background checks.

All staff members who hire volunteers must understand they must always follow established guidelines. The following Overview Screening Form ensures that fundamental questions are answered about each potential volunteer. The Overview Screening Form (shown on the next page) is also supplied at the back of the Guide.

## Driver File Check List

It is important to keep a separate file for each of your volunteers. In it you can keep track of all the information from your screening process plus updatable information such as insurance coverage, current driver's license and vehicle registration. A Drivers File will also contain the following form. This form is available as a separate sheet in the back of this guide.

### Driver File Check List

Completed application	<input type="radio"/> yes	<input type="radio"/> no
References	<input type="radio"/> yes	<input type="radio"/> no
Emergency contact sheet	<input type="radio"/> yes	<input type="radio"/> no
Criminal record check	<input type="radio"/> yes	<input type="radio"/> no
Vulnerable sector check	<input type="radio"/> yes	<input type="radio"/> no
Copy of drivers license (both sides)	<input type="radio"/> yes	<input type="radio"/> no
Up-to-date drivers abstract	<input type="radio"/> yes	<input type="radio"/> no
Notice to Insurance company sheet	<input type="radio"/> yes	<input type="radio"/> no
Company policy review sign off sheet	<input type="radio"/> yes	<input type="radio"/> no
Vehicle emergency equipment sign off sheet	<input type="radio"/> yes	<input type="radio"/> no
Operating expenses and reimbursement sheet	<input type="radio"/> yes	<input type="radio"/> no
Vehicle inspection (completed by a Supervisor)	<input type="radio"/> yes	<input type="radio"/> no

Start Date:

Review Date:

A copy of this completed form must be filed with the volunteer's application form and supporting documents.



## Use set Screening Processes for Volunteers

### Overview Screening Form

It is best to always use extreme caution while screening applicants. If in doubt, do additional checks before accepting them as a volunteer. The main objective of a Screening Guide is to uncover concerns and weed out individuals who may put you or themselves at risk.

If someone notes a “red flag” during the screening process, do not allow the candidate to drive for you. By not carefully screening potential volunteers, your organization may inflict unnecessary harm on itself, staff members, and the public and your public image.

### Overview Screening Form

CANDIDATE:

	YES	NO	COMMENTS
Have we conducted the necessary criminal background checks, especially for a position that includes contact with children, the elderly, and/or vulnerable members of the community?	<input type="radio"/>	<input type="radio"/>	
Have we received multiple forms of identification and verified their authenticity?	<input type="radio"/>	<input type="radio"/>	
Have we used both local and national resources for our background checks?	<input type="radio"/>	<input type="radio"/>	
Have we checked Department of Motor Vehicle records, sex offender registries, and child abuse case logs for this candidate who will be driving or have contact with children?	<input type="radio"/>	<input type="radio"/>	
Have we received proof of proper insurance from this driver?	<input type="radio"/>	<input type="radio"/>	
Has the candidate supplied a Driver Abstract? (This is a copy of a persons driving record from the Department of Motor Vehicles. It will show any Motor Vehicle Act convictions, any accidents, as well as departmental postings and processes.	<input type="radio"/>	<input type="radio"/>	
Have we checked the supplied references?	<input type="radio"/>	<input type="radio"/>	
Have we conducted an in-person interview?	<input type="radio"/>	<input type="radio"/>	

Date:

Review Conducted By:

A copy of this completed form must be filed with the volunteer's application form and supporting documents.





## Use set Screening Processes for Volunteers

### Volunteer Risk Assessment

There are five types of risks that a volunteer candidate can pose. The screening process should identify those risks and eliminate those individuals.

#### 1. *Physical Harm*

Does the person have a history of physical or sexual assault, child abuse, injuries inflicted from the misuse of vehicles, and/or using poor judgment that resulted in injury?

#### 2. *Emotional Harm*

Does the person have a history of sexual harassment, racial slurs, religious discrimination, gendered remarks, name calling, and insults about disabilities?

#### 3. *Theft or Damage to Property*

Has the person ever stolen money from community members or staff, embezzled funds, crashed vehicle, or shown reckless behaviour that led to the destruction of property?

#### 4. *Violations of Privacy*

Do you know if the person has ever discussed confidential information without permission?

#### 5. *Substance Abuse*

The screening process also must consider substance abuse issues. The use of drugs/alcohol may cause volunteers to harm themselves or others.

### Volunteer Risk Screening Form

The goal of a Volunteer Risk Screening process is to answer some important questions about the risks in hiring a specific applicant. These questions are supplied as a printable form in the back of this guide, with an area for notes after each as shown below.

Volunteer Risk Screening Form			
CANDIDATE: _____			
	YES	NO	COMMENTS
Does the person pose a risk of harm to the community members that the organization serves?	<input type="radio"/>	<input type="radio"/>	
Does the person pose a risk of harm to staff members, supervisors or members of the Board of Directors at the organization?	<input type="radio"/>	<input type="radio"/>	
Does the position pose a risk to the person applying?	<input type="radio"/>	<input type="radio"/>	
Does the person understand the responsibilities involved in the position and the expectations of the organization?	<input type="radio"/>	<input type="radio"/>	
Date: _____			
Review Conducted By: _____			
A copy of this completed form must be filed with the volunteer's application form and supporting documents.			



# Develop a Volunteer Driver Training Program

As a non-profit, it is important to develop a training program for volunteers. What's in the program will depend on the position the volunteer is to hold, their previous experience, the needs of the community member(s) they will be serving, and organization policies. While in training, volunteers should be given a safety handbook that includes your organization's policies. They should also sign a waiver\* after reading through the organization's policies and procedures.

## What's in a Training Program?

Your training program should include the following, at minimum. This information should also be in printed form for the volunteer to keep.

- ➔ An official welcome to the organization including education on the history, mission statement, and services provided. Outline the goals of the organization and the specific needs of the community members being served.
- ➔ Provide an overview of the skills and responsibilities required for their position. If special equipment is being used, teach the volunteer how to use it until the volunteer feels comfortable.
- ➔ Explain the organization's policies and procedures, such as reimbursement policies (for example, wear and tear, and mileage) and sexual harassment training.
- ➔ Conduct a safety briefing covering how the volunteer can protect him or herself and community members from danger and injury while representing the organization.

\* A waiver is a legally binding document where the signer agrees to voluntarily forfeit a claim without the other party being liable.

## Checklist for supervising volunteers

To make sure your non-profit is fully prepared for managing volunteers, check that you have the following in place:

- ➔ A description of all volunteer positions describing the tasks and duties expected of each position.
- ➔ An up-to-date volunteer safety handbook to be used during training, and as a reference guide for them afterwards.
- ➔ A grievance policy in the event that volunteers are dissatisfied while working for the organization.
- ➔ A policy where all volunteers sign a waiver acknowledging the organization's policies.
- ➔ Disciplinary standards for volunteers, and they are aware of them.
- ➔ Training for all staff members and supervisors on how to interact with your volunteers.





# Volunteer's responsibilities for using a personal vehicle for a non-profit

## Licensing and insurance for the vehicle

Before using personal vehicle, it must properly registered, licensed, and insured, and the volunteer must show they have:

- Third-party liability insurance coverage of at least \$2 million, plus collision and comprehensive coverage with deductibles of not more than \$1,000.00.  
*Note: this is an example; each organization should ask their insurance broker to determine appropriate coverage amounts and deductibles for employees that use their vehicle for work.*
- Correct rate class coverage. For example, ICBC rate class 002 and 003 allow commuting plus six days of business/work use per month.

### Each volunteer will:

- Have, maintain, and renew insurance coverage while the vehicle is used for work.
- Provide the organization with a copy of current insurance documents before using the vehicle for work and every time the policy is renewed or changed.

## Vehicle inspection and maintenance

### Each volunteer will:

- Ensure the vehicle is well maintained, consistent with manufacturer recommendations (as described in the vehicle owner's manual) using a licensed mechanic when appropriate, as well as any legal and non-profit requirements.
- Record inspection results using the "Daily Vehicle Inspection Form and Mileage Log", and provide completed Logs to their supervisor on request, or at least monthly.
- Provide maintenance records to the supervisor on request, and at least annually.

*Note: maintenance requirements are determined by mileage and time. The organization should receive and review maintenance records at the very least annually, and as often as quarterly, depending on how much the vehicle is used.*



### Volunteer Driver Daily Trip Inspection Checklist

Driver's name (printed):	Week of (day/mo/yr) to
Odometer (start of week):	Date:
Odometer (end of week):	Drivers signature:

#### OUTSIDE INSPECTION

##### Are the Following Functional?

	Mon	Tues	Wed	Thurs	Fri	Sat	Sun
Headlights and Turn Signal Lights							
Parking and Clearance Lights							
Windshield, Wipers, Washers							
Engine Fluids, Wiring, Belts and Hoses, Leaks							
Exposed Wheel Nuts, Lugs and Studs							
Exhaust System Leaks							
Stop, Tail and Hazard Lights							
Rear Windows Unobstructed							
Body Condition (Rust perforation, sharp edges, accident damage, etc)							
Fuel System (Check for Leaks)							

#### INSIDE INSPECTION

##### Have you checked the following?

	Mon	Tues	Wed	Thurs	Fri	Sat	Sun
Steering Wheel (Too much play)							
Brake Pedal Reserve and Fade							
Turn Indicator and Hazard Lights Switch							
Interior Lights							
Mirrors (Adjustment and Condition)							
Defroster and Heater							
Horn							
Seat Belts							
Parking Brake Check							
Emergency Equipment							
Valid safety inspection, registration and insurance card							
Coupling and Security							
Tires, Wheels and Hubs							
Electrical Hook Up							
Lights and Reflectors							
Safety Devices							

Hazards Identified:	
Reported to:	Repairs Completed by:



## Volunteer's responsibilities for using a personal vehicle for a non-profit

### General driving requirements

#### The volunteer will:

- Operate the vehicle in a manner consistent with legal requirements and the non-profit's policies and procedures.
  - Operate the vehicle in a manner that meets requirements in the Motor Vehicle Act and its regulations, and other driving laws.
  - In winter, change the vehicle's tires to winter rated tires (with good tread depth).
  - Comply with driving practices in the following\*:
    - a) **Association Safe Driving Procedures** – trip management, general driving rules, housekeeping, etc.
    - b) **Association Driving Alone and Check-In Procedures**
    - c) **Mobile Communication Device Procedures** – managing smartphones and other distractions.
- \* The documents listed above are available for download at: <https://communitytransitns.ca/what-is-the-network/#nsctn-resources>

### Emergency equipment

It is the responsibility of volunteer drivers to have a Vehicle Emergency Kit in their vehicle. It should contain items identified in the Association Vehicle Emergency Kit Guide, and they must maintain it as described in that Guide.

### Incident reporting and investigations

If involved in a motor vehicle incident, volunteers will cooperate to help your organization meet its obligations, and to take steps to prevent future occurrences. The volunteer will:

1. Immediately report it to their supervisor.
2. Complete the Association Motor Vehicle Incident Reporting Form and submit it to their supervisor.
3. Cooperate with their supervisor to complete necessary reports.
4. Be willing to participate in the incident investigation, and work with the investigation team to facilitate the investigation, report and corrective measures.

### Vehicle operating expenses and reimbursement

It is the responsibility of the volunteer to keep accurate travel logs to use as a guide for submitting reimbursement claims. A Travel Expense Claims Agreement must be signed and dated by each volunteer driver.

A sample reimbursement agreement, shown below, is found at the back of this guide.

**Travel Expense Claims Agreement**

Volunteer Name: \_\_\_\_\_

Organization: \_\_\_\_\_

The volunteer agrees that all purchases, insurance and licensing, operating, maintenance and repair costs associated with volunteer use of a personal vehicle are the responsibility of the volunteer/vehicle owner.

The volunteer agrees to the Travel Expense Claims rates listed below and agrees to submit expense claims consistent with the organization's Travel Expense Claim Procedure.

Organization: \_\_\_\_\_

will reimburse the vehicle owner for work-related use at a rate of \_\_\_\_\_ per km for normal highway use, and \_\_\_\_\_ per km for off-road use circumstances.

Organization: \_\_\_\_\_

will reimburse the owner for parking costs associated with work-related vehicle use.

I have read and understand the terms and conditions of this policy and agree to comply with them.

Volunteer signature _____	Date _____
Supervisor or manager signature _____	Date _____
on behalf of _____	

A copy of this completed form must be filed with the volunteer's application form and supporting documents.

# Useful Forms

On the following pages you will find the forms referenced in the guide. Feel free to print and use them as they are, or use them as a resource to develop your own forms specific to your organization.

Always be sure that any form you use captures all the important details specific to your situation.

The forms are:

- **Volunteer Driver Program Policies and Procedures (sample only)**
- **Notification to Insurance Company of Volunteer Activities**
- **Driver File Check List**
- **Overview Screening Form**
- **Volunteer Risk Screening Form**
- **Volunteer Driver Daily Trip Inspection Checklist**
- **Travel Expense Claims Agreement**

# Volunteer Driver Program Policies and Procedures (sample only)

Any Volunteer Driver Program Policy Manual includes all policies and procedures adopted by the organization, providing a framework that defines and supports the involvement of volunteers. It includes all standards of practice that complies with the Canadian Code of Volunteer Involvement including:

1. **Mission based approach:** Mission of the organization and how the volunteer program contributes to the mission.
2. **Human Resources:** How volunteers can expect to be treated by the organization and what the processes are for volunteer engagement, supervision, evaluation, recognition and exit.
3. **Policies:** Policies and procedures adopted by the organization that provide a framework that defines and supports the involvement of volunteers.
4. **Program accountability:** Lines of reporting for the volunteers
5. **Recruitment:** Volunteer recruitment incorporates internal and external messages to reach out and involve a diverse volunteer base. Sharing messages with volunteers empowers them to help with recruitment.
6. **Screening:** A clearly communicated volunteer screening process is adopted and consistently applied. Volunteers are aware of process and rationale and can help screen prospects.
7. **Orientation and Training:** Each volunteer is provided with an orientation to the organization, its policies and practices, including the rights and responsibilities of volunteers. Each volunteer receives training customized to the volunteer role and the individual needs of the volunteer.
8. **Supervision:** Volunteers receive a level of supervision appropriate to the task and are provided regular opportunities to give and receive feedback.
9. **Recognition:** The contributions of volunteers are consistently acknowledged with formal and informal methods of recognition.
10. **Record management:** Standardized documentation and records management practices are followed in line with the relevant legislation. Volunteers know where their responsibilities lie for reporting.
11. **Evaluation:** The impact and contribution of volunteers and the volunteer program are continually evaluated to ensure the needs of the organization are being met

---

Organization:

infulfilling its mandate. Documentation of processes, tools for evaluation and reporting is maintained to analyze progress and impact.

12. A **Volunteer Program Manual** becomes part of an orientation for volunteers, a resource for personnel, and an evaluation tool for the volunteer program. If at any time there are challenges to the program, they act as the standard of care of the organization.

## Check list of Volunteer Driver Program policy and procedures:

### ➔ Recruitment

### ➔ Screening

- Application
- Interview
- References
- Background checks

### ➔ Records management and storage

### ➔ Orientation

### ➔ Training requirements

### ➔ Policy related to the position requirements:

- Contracted commitment
- Insurance coverage
- Trip definitions
- Trip reimbursement
- Rider eligibility
- Service area
- Scheduling and dispatch
- Turn downs, late cancels and no shows

### ➔ Supervision

### ➔ Evaluation

### ➔ Recognition

### ➔ Re-assignment / Exit

- Driving record check
- Criminal record check
- Interview
- Qualification documents
- Use of phone, internet
- Incident and accident reporting
- Gift acceptance
- Harassment policy
- Human rights policy
- Privacy policy
- Criminal record check appeal

# Notification to Insurance Company of Volunteer Activities

This letter is to inform you that I am undertaking occasional driving as a volunteer for

This non-profit organization exists to provide low-cost, door-to-door, accessible transportation options to residents who would most benefit from this service. Specifically this includes those with medical, mobility, or economic challenges.

My role will be to use my own vehicle to pick up riders at their homes and drive them to and from their destinations (such as grocery stores, medical appointments, etc.) as directed by company dispatch.

While I may be reimbursed for out of pocket driving expenses such as fuel, vehicle wear and tear, meals and parking, I will not be paid as a driver.

My volunteering will vary based on demand and my own availability.

Please certify below that the information contained below is true, and that my insurance as specified will cover me while doing volunteer driving.

## This section to be completed by the volunteer.

Name of Insured/Volunteer:

\_\_\_\_\_

Address:

\_\_\_\_\_

\_\_\_\_\_

Name of Insurance Company:

\_\_\_\_\_

Policy Number:

\_\_\_\_\_

Amount of Insurance Coverage:

\_\_\_\_\_

Expiration Date:

\_\_\_\_\_

## This section to be completed by the insurance representative.

I have been duly notified of the occasional volunteer driving activity of the volunteer named above, and certify that the insurance information provided is correct.

Based on the terms of this policy and the minimum requirement of a two million dollar liability limit, the volunteer's insurance policy is sufficient to cover the type of volunteer driving described in this letter.

Name of Insurer or Insurance broker:

\_\_\_\_\_

Address:

\_\_\_\_\_

\_\_\_\_\_

Name of Insurance Agent:

\_\_\_\_\_

Title:

\_\_\_\_\_

Signature:

\_\_\_\_\_

Date:

\_\_\_\_\_

# Driver File Check List

Organization: \_\_\_\_\_

Completed application	<input type="radio"/> yes	<input type="radio"/> no
References	<input type="radio"/> yes	<input type="radio"/> no
Emergency contact sheet	<input type="radio"/> yes	<input type="radio"/> no
Criminal record check	<input type="radio"/> yes	<input type="radio"/> no
Vulnerable sector check	<input type="radio"/> yes	<input type="radio"/> no
Copy of drivers license (both sides)	<input type="radio"/> yes	<input type="radio"/> no
Up-to-date drivers abstract	<input type="radio"/> yes	<input type="radio"/> no
Notice to Insurance company sheet	<input type="radio"/> yes	<input type="radio"/> no
Company policy review sign off sheet	<input type="radio"/> yes	<input type="radio"/> no
Vehicle emergency equipment sign off sheet	<input type="radio"/> yes	<input type="radio"/> no
Operating expenses and reimbursement sheet	<input type="radio"/> yes	<input type="radio"/> no
Vehicle inspection (completed by a Supervisor)	<input type="radio"/> yes	<input type="radio"/> no

Start Date:

\_\_\_\_\_

Review Date:

\_\_\_\_\_

A copy of this completed form must be filed with the volunteer's application form and supporting documents.

# Overview Screening Form

Organization: \_\_\_\_\_

CANDIDATE: \_\_\_\_\_

	YES	NO	COMMENTS
Have we conducted the necessary criminal background checks, especially for a position that includes contact with children, the elderly, and/or vulnerable members of the community?	<input type="radio"/>	<input type="radio"/>	
Have we received multiple forms of identification and verified their authenticity?	<input type="radio"/>	<input type="radio"/>	
Have we used both local and national resources for our background checks?	<input type="radio"/>	<input type="radio"/>	
Have we checked Department of Motor Vehicle records, sex offender registries, and child abuse case logs for this candidate who will be driving or have contact with children?	<input type="radio"/>	<input type="radio"/>	
Have we received proof of proper insurance from this driver?	<input type="radio"/>	<input type="radio"/>	
Has the candidate supplied a Driver Abstract? (This is a copy of a persons driving record from the Department of Motor Vehicles. It will show any Motor Vehicle Act convictions, any accidents, as well as departmental postings and processes.	<input type="radio"/>	<input type="radio"/>	
Have we checked the supplied references?	<input type="radio"/>	<input type="radio"/>	
Have we conducted an in-person interview?	<input type="radio"/>	<input type="radio"/>	

Date: \_\_\_\_\_

Review Conducted By: \_\_\_\_\_

A copy of this completed form must be filed with the volunteer's application form and supporting documents.

# Volunteer Risk Screening Form

Organization: \_\_\_\_\_

CANDIDATE: \_\_\_\_\_

	YES	NO	COMMENTS
Does the person pose a risk of harm to the community members that the organization serves?	<input type="radio"/>	<input type="radio"/>	
Does the person pose a risk of harm to staff members, supervisors or members of the Board of Directors at the organization?	<input type="radio"/>	<input type="radio"/>	
Does the position pose a risk to the person applying?	<input type="radio"/>	<input type="radio"/>	
Does the person understand the responsibilities involved in the position and the expectations of the organization?	<input type="radio"/>	<input type="radio"/>	

Date: \_\_\_\_\_

Review Conducted By: \_\_\_\_\_

# Volunteer Driver Daily Trip Inspection Checklist

Driver's name (printed):

Odometer (start of week):

Odometer (end of week):

Organization:

Week of  
(day/mo/yr) to

Date:

Drivers signature:

## OUTSIDE INSPECTION

Are the Following Functional?	Mon	Tues	Wed	Thurs	Fri	Sat	Sun
Headlights and Turn Signal Lights							
Parking and Clearance Lights							
Windshield, Wipers, Washers							
Engine Fluids, Wiring, Belts and Hoses, Leaks							
Exposed Wheel Nuts, Lugs and Studs							
Exhaust System Leaks							
Stop, Tail and Hazard Lights							
Rear Windows Unobstructed							
Body Condition (Rust perforation, sharp edges, accident damage, etc)							
Fuel System (Check for Leaks)							

## INSIDE INSPECTION

Have you checked the following?	Mon	Tues	Wed	Thurs	Fri	Sat	Sun
Steering Wheel (Too much play)							
Brake Pedal Reserve and Fade							
Turn Indicator and Hazard Lights Switch							
Interior Lights							
Mirrors (Adjustment and Condition)							
Defroster and Heater							
Horn							
Seat Belts							
Parking Brake Check							
Emergency Equipment							
Valid safety inspection, registration and insurance card							
Coupling and Security							
Tires, Wheels and Hubs							
Electrical Hook Up							
Lights and Reflectors							
Safety Devices							

Hazards Identified:

Reported to: Repairs Completed by:

# Travel Expense Claims Agreement

Organization: \_\_\_\_\_

Volunteer Name: \_\_\_\_\_

Organization: \_\_\_\_\_

The volunteer agrees that all purchases, insurance and licensing, operating, maintenance and repair costs associated with volunteer use of a personal vehicle are the responsibility of the volunteer/vehicle owner.

The volunteer agrees to the Travel Expense Claims rates listed below and agrees to submit expense claims consistent with the organization's Travel Expense Claim Procedure.

Organization: \_\_\_\_\_

will reimburse the vehicle owner for work-related use at a rate of \_\_\_\_\_ per km for normal highway use, and \_\_\_\_\_ per km for off-road use circumstances.

Organization: \_\_\_\_\_

will reimburse the owner for parking costs associated with work-related vehicle use.

I have read and understand the terms and conditions of this policy and agree to comply with them.

Volunteer signature

Date

\_\_\_\_\_  
Supervisor or manager signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
on behalf of

A copy of this completed form must be filed with the volunteer's application form and supporting documents.