

COLORADO SPRINGS SCHOOL DISTRICT ELEVEN
Risk Related Activities / Risk Management
Volunteer Services

VOLUNTEER DRIVERS FOR SCHOOL SPONSORED ACTIVITIES

School Year
2008/2009

Although District Eleven does not carry auto liability or accident insurance for adult volunteers, who drive students, the Board of Education has adopted a policy as required by the State Board of Education. The State Board ruling excludes students driving other students on school-sponsored trips. The Board adopted the following standards for drivers of small vehicles in line with the State Board's ruling.

1. The school-sponsored trip must be an authorized trip.
2. The volunteer driver must have a valid Colorado driver's license.
3. The volunteer driver must operate a vehicle that is in safe, mechanical working condition.
4. The volunteer driver must carry liability required by the state of Colorado and provide a current copy of proof of insurance.
5. Strongly recommend that Medical Payments on the auto policy be carried.
6. The volunteer driver must have front and rear seat belts and carry only the number of passengers who can be safely restrained.

Each volunteer driver "must" complete the "Volunteer Drivers of Small Vehicles" form. The form can be filled out by individual staff members or volunteers and should be kept on file with the head secretary in the school office rather than having the driver complete a form for each trip (should be updated as the insurance on the vehicle renews or changes companies). The form must be used by ALL drivers for school-sponsored trips.

Proof of insurance and a valid driver's license as required by Colorado law will be photocopied and attached to each volunteer driver form in the school file. (Prior to participating in any sponsored activity, the volunteer driver will notify the school of any changes in their coverage: renewals, termination, insurer limits, etc.) The purpose of having a form with a copy of proof of insurance on file is to assure all parents that only insured volunteer drivers are allowed to drive for school-sponsored trips.

**THE INSURANCE ON THE VEHICLE BEING DRIVEN
BY THE VOLUNTEER IS "PRIMARY" IN ALL ACCIDENTS.**

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VOLUNTEER DRIVERS OF SMALL VEHICLES
(14-Passenger Vehicle or Less)
FOR SCHOOL SPONSORED ACTIVITIES

In order to comply with the Colorado Department of Education and Colorado Springs School District Eleven guidelines concerning transporting students by parents, teachers and/or other persons doing volunteer transportation of students on a school sponsored trip must meet the following qualifications:

1. To the best of my knowledge, the vehicle I am driving is in safe mechanical working condition.

Yes _____ No _____

Signature

Date

Type of Vehicle: _____

Year

Make

Model

2. I possess a valid Colorado driver's license. Military personnel may have out-of-state license (attach copy).

License #

State

Expires

3. Liability insurance, as required by Colorado Law, is carried on this vehicle with

Company

Policy #

A copy of proof of insurance is attached. Liability limits: \$ _____ Expires _____

4. My vehicle has _____ seat belts. I will carry only _____ passengers.

5. I understand that as a volunteer driver, I am not covered or insured by the Colorado Springs School District Eleven automobile insurance. District Eleven provides only secondary and excess automobile insurance coverage for employees of the District. According to the Colorado Motor Vehicle Law, the personal automobile insurance of the vehicle owner and the employee or volunteer must provide (at minimum) the primary liability.

6. I understand that as a volunteer driver I will not be paid by the District for the use of my personal vehicle or reimbursed for mileage.

7. My driving record in the last 3 years is clean or has one minor violation. Yes _____ No _____

ONLY ADULTS 25 OR OVER MAY DRIVE STUDENTS ON A SCHOOL-SPONSORED TRIP.

School sponsored event involved _____

Destination _____ Date _____

Trip authorized by _____ School _____

Driver's Signature

Date

School Official's Signature

Date

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SCHOOL YEAR

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TO: Volunteer Chairs, Principals, and All Registered Volunteers
FROM: Risk Related Activities & Volunteer Services
RE: Insurance Coverage for School Volunteers

ONLY REGISTERED VOLUNTEERS ARE INSURED

- All volunteer registrations must be completed prior to processing any claims.
- Liability coverage and accident medical insurance coverage for all voluntary workers is provided **ONLY** if the volunteer registers with the Volunteer Services.
- Volunteers will be added to the insurance roster as they register during the year.
- Volunteers are insured only for the named activities which are performed on behalf of the District.
- Volunteers must be adequately trained for their volunteer positions by supervising staff.
- Volunteers are **NOT** covered for Workers' Compensation benefits.

The District has purchased accident medical insurance for reasonable medical costs resulting from accidents and in most cases will assume liability for all registered volunteers working with students in any school-sponsored activity before, during or after school at any site if the school administration has sanctioned the activities and programs and the volunteer is supervised by a District Eleven staff person; provided that the volunteer(s) is always operating within the scope and duties authorized by the District.

GENERAL LIABILITY INSURANCE: The school district is self-insured for Commercial General Liability and, in most cases, will cover volunteers who are acting within the scope of their duties as assigned by the school district. This coverage is secondary, not primary. It provides excess coverage over any other liability insurance available to the volunteer. The school district's legal liability is substantially limited by the Colorado Governmental Immunity Act for certain types of claims. Because of this and in most cases, the school district will not be liable for injuries to others. In the event the school district is not protected through immunity for any specific accident, the liability of the school district would then be limited by statute to no more than \$150,000 per individual and \$600,000 per accident.

ACCIDENT MEDICAL INSURANCE: District Eleven has purchased accident medical insurance coverage for registered volunteers. The purpose of this is to provide for medical bills should the volunteer be accidentally injured while volunteering. The insurance will pay:

- 100% of the medical costs for an accidental injury (up to \$5,000) for a volunteer who does not have any medical insurance, *OR*
- 100% of any deductible amount (up to \$1,500) paid by a volunteer for accidental injury under another medical insurance policy they may have in force, *OR*
- 100% of any co-payments (up to \$5,000) paid by a volunteer for accidental injury under another medical insurance policy they may have in force.

COVERED ACTIVITIES: Fairmont Premier Insurance Company policy # 11258 covers each "registered volunteer" during the policy period while he or she is:

- Participating in sponsored and approved activities under the supervision of the District and on the premises designated by and under the direct supervision of the District, *OR*
- Traveling with a group in connection with such activities under the direct supervision of the District, *OR*
- Traveling directly from the school to activities and back to the school.

NOTICE OF CLAIM: The person who has the right to claim benefits (the volunteer, beneficiary, or his or her representative) must give the insurer and the District written notice of a claim within 30 days after their injury. If notice cannot be given within that time, it must be given as soon as reasonably possible. Contact Risk Management at 520-2262.

AUTOMOBILE LIABILITY INSURANCE: The school district does not provide automobile accident coverage for volunteer drivers. All volunteer drivers must have their own automobile liability insurance. All volunteer drivers need to complete the Volunteer Drivers for School Sponsored Activities form attached and have filed that form, with proof of insurance, with their school principal prior to transporting any students. The form, with proof of insurance, will assure parents of insurance coverage for all drivers and passengers.