



Driving Personal Cars for School Use

Minimize your district's risk with policies & coverage options

There are many situations in which an employee drives his or her personal auto to perform a school-related task or activity: travel between buildings, home visits, transportation for cooperative activities, travel home from work-related events and even quick stops to pick up food for a meeting. It is important to consider the risk that occurs in these everyday school sponsored functions.

Driving a personal auto in lieu of a school-owned vehicle may seem to minimize the school's liability, but schools can be held partially liable for damages in the event of an accident, and if an insurer discovers the individual was driving for the school, it may take action against the employer for subrogation purposes.

If the employee is making a school-related phone call or taking part in any school-related activity, the employer will be held accountable. When employees will be driving their own cars for school, there are several actions you can take as an employer to mitigate risk.

■ Purchase Hired and Non-owned Coverage

Any company that allows or requires employees to use their personal vehicles for school business should either purchase hired and non-owned coverage or add it to an existing automobile policy by having a symbol 1.

Hired coverage is for situations in which autos are not owned by the

school or the driver, and non-owned coverage protects the school against liability when vehicles that are owned by employees are used on behalf of the school. In the event of an accident, these policies supplement the driver's personal auto policy, which is typically activated first and the cost to add this coverage is minimal.

Having high uninsured and underinsured motorist coverage above the minimum statutory limits is an important coverage as well. A school would be protected under the uninsured motorist coverage if an employee was hit by another driver. Worker's compensation would protect the driver. The school's policy would be secondary to the driver's personal auto policy.

■ Use a School Policy to Reduce Risk

According to estimates by the National Safety Council, over one million car crashes annually are attributable to cellphone use while driving. Since distracted driving accidents can have serious implications for schools, a school policy that emphasizes the importance of driving attentively and restricts the use of mobile phones is essential to preventing employee accidents in all vehicles, both personal and school-owned.

In addition, the policy should clearly state when the use of a personal vehicle will be expected or allowed, and all employee job descriptions should specify when driving a personal vehicle will be a job function. The WASB Policy

Services is a great resource for sample driving policies. As a condition to employment and thereafter at least on a yearly basis, those employees driving personal vehicles should be required to provide:

- Proof of a driver's license.
- Motor vehicle safety inspection certificates.
- Copy of insurance certificates proving liability coverage at or above an established company limit including personal injury and medical limits.
- Proof that the employee has declared the use of the auto for school to his or her insurer.
- Exhaustive lists of all prescribed controlled medications.

Further, you should reserve the right to check motor vehicle records annually or more frequently.

■ Enforce the Policy

After the driving policy has been instated, it should be actively communicated and enforced. Administrators of employees utilizing personal vehicles should be directed to monitor the safety and maintenance of those vehicles. Employees found out of compliance with the school policy should be subject to reassignment or termination.

It is every school's responsibility to ensure its employees' safety on the job, and those that use personal vehicles on school use are no exception. ■

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