



Information on

VOLUNTEER DRIVERS

EXCESS AUTOMOBILE LIABILITY

INSURANCE

National Program for Voluntary Action

Paramount Building
1735 Eye Street, N.W. , Washington, D.C. 20006

HR-7/71

Volunteer organizations which have adopted the policy described in this brochure have informed us that the insurance company is helpful and cooperative.

In providing you with this information, we are in no way endorsing or recommending the policy or insurer.

WHAT IS COVERED

Actual or alleged negligent use of a privately owned automobile by a volunteer driver on behalf of the insured organization.

- a) Driving patients to and from hospitals, clinics, recreational therapy centers, etc.
- b) Driving in connection with fund raising activities.
- c) Any other driving at the request of the insured organization.

WHAT IS NOT COVERED

- a) Use of any type of vehicle by full or part-time employees.
- b) Volunteers driving vehicles donated to or owned or rented by the insured organization.
- c) Volunteers driving private automobiles owned by other volunteers, friends, etc.

AMOUNT OF COVERAGE

Bodily Injury Liability	\$ 500,000 each person
	1,000,000 each accident
Property Damage Liability	50,000 each accident

The above limits of liability shall be EXCESS over any other valid and collectible insurance available to the insured who must carry Basic Automobile Insurance with limits not less than those required by the Financial Responsibility Law of the state in which his or her automobile is principally garaged but not less than \$5,000/10,000 Bodily Injury and \$5,000 Property Damage.

ANNUAL PREMIUM

\$2.00 per volunteer - minimum premium per policy - \$40.00

MECHANICS OF THE PROGRAM

- a) Coverage will be provided on a BLANKET NO NAME basis.
- b) Automobile coverage will be afforded all volunteers who join the insured organization during the policy period.
- c) Coverage will be written for a term of twelve months.
- d) Coverage is not automatically renewed. Applications for renewal will be sent out 60 days prior to the expiration of the policy.
- e) Renewal coverage premiums will be based on the maximum number of volunteers who worked in the insured organization during the previous 12 month period.

TERM OF INSURANCE

Coverage becomes effective the first of the month following the month that the completed application and appropriate premium are received by The Dunn & Fowler Division of Frank B. Hall & Co. of New York, 67 Wall Street, New York, NY 10005 and runs for a period of twelve months from the effective date of the certificate.

EVIDENCE OF INSURANCE

Each insured organization will receive an individual policy outlining the coverage afforded.

APPLICATION

APPLICATION FOR VOLUNTEER DRIVERS EXCESS AUTOMOBILE
LIABILITY INSURANCE

1. Application is hereby made to the Hartford Accident and Indemnity Co. to insure the following organization.

Name of Organization _____

Street Address _____

City and State _____

2. In addition to the developed premium we hereby agree to pay a \$10.00 administration fee to the plan administrator to cover the processing of this application and the administration of the program.

3. Premium Computation:

Number of volunteer workers who used their
privately owned automobiles on behalf of your
organization during the past twelve months _____ x \$2.00 = \$ _____ *

Administration and Service Fee.....\$10.00

Premium and Service Fee.....\$ _____ **

* Minimum PREMIUM per policy - \$40.00

** Minimum Premium and Service Fee - \$50.00

4. It is understood and agreed that the effective date of this insurance will be the first of the month following the month that the application and appropriate premium and service fee are received by The Dunn & Fowler Division of Frank B. Hall & Co. of New York, 67 Wall Street, New York, N.Y. 10005.

5. Signature _____ Title _____ Date _____

INSTRUCTIONS: 1. Complete the application in full. 2. Attach check payable to Frank B. Hall & Co. of New York, Inc. 3. Mail your check and application to The Dunn & Fowler Division of Frank B. Hall & Co. of New York, Inc., 67 Wall Street, New York, N.Y. 10005.

Underwritten By

HARTFORD ACCIDENT AND INDEMNITY
Hartford, Conn.

Administered By

THE DUNN & FOWLER DIVISION
of
FRANK B. HALL & CO. OF N.Y., INC.

SUGGESTED LETTER TO VOLUNTEER DRIVERS

Dear Volunteer Driver:

As a member of the XYZ Organization service family I want to share a piece of good news with you. We have for some time been concerned with the problem of securing specific and unequivocal insurance coverage for our volunteer drivers, a concern I know that was shared by many of you. Now it is a pleasure to announce that we are satisfied, and think you will be too, that we have found an answer.

We have secured a form of excess automobile coverage specifically geared for our volunteer drivers. Accordingly, you may from now on serve secure in the knowledge that your own automobile insurance plus the new excess coverage affords ample protection while you are performing driving services on behalf of this organization.

This new coverage is in the amount of \$500,000/1,000,000 Bodily Injury and \$50,000 Property Damage and is applicable as EXCESS insurance over and above the limits of liability afforded by your own automobile insurance, with the stipulation that your limits be a minimum of \$10,000/20,000 Bodily Injury and \$5,000 Property Damage.

I feel sure that all of our volunteer team members will be interested in this insurance "break-through". Just as we share a sincere concern for the patients whom we both serve, I know we share a mutual interest in the ways and means to make that service more and more effective.

Faithfully yours,

Executive Director

We will continue to share insurance information of interest to voluntary organizations as it comes to our attention. We welcome any input you can provide.