



**USA**

building global friendship

## **NATIONAL POLICY FOR MOTOR VEHICLE TRANSPORTATION**

It is the official policy of CISV USA that anyone transporting delegates or other persons at the request of the Chapter or Steering Committee must be **25 years of age or older**. For every **adult driver**, an annual Motor Vehicle Report and copy of his/her Personal Auto Policy with liability coverage of at least \$100,000 combined Bodily Injury & Property Damage Liability coverage is required by CISV USA's insurance carrier. Some CISV volunteers carry a Personal Umbrella Liability Policy for a limit of \$1,000,000 or higher. This insures them over and above what liability coverage they may have through their Homeowner's, Renter's, or personal Auto Liability policy.

A criminal background check is required by CISV USA's insurance carrier when a volunteer involved with children/children's activities becomes active. The background check must be redone every three years, unless specific state laws require it be done more often.

Property Damage Insurance – CISV USA liability insurance does not cover intentional acts. Vandalism and misbehavior are considered intentional acts. Supervision is the key.

### **FAQs about insurance and use and rental of automobiles and other vehicles**

- 1. Why does anyone driving in connection with a CISV program or activity need to be 25 or older?**  
The age requirement is imposed by our insurance company as part of our liability insurance coverage.

- 2. Can a participant younger than 25 drive her/himself or others to a local JB activity?**  
The 25 or older rule does not apply to an individual driving her/himself to a local activity or meeting; it is also acceptable in some situations for a younger driver to transport others to a local activity such as a JB meeting if it ends at a reasonable time, as long as the chapter is not involved in organizing this transportation (i.e., if the families are working out transportation among themselves).

The requirement that drivers be 25 or older applies if (a) the chapter is involved in organizing carpools or transportation, or (b) the driving is to an out-of-town event. It is not always clear when the 25 or older rule should apply, so you must sometimes use your judgment, taking into account the length of the drive, the time the drive will occur (at night or during the day), and whether the driver is transporting other participants. The lack of an older driver is not, obviously, sufficient reason to suspend this rule.

- 3. We need to rent a vehicle to transport participants. What should we do about insurance?**  
Please remember that our insurance company prohibits our driving of any vehicle (rented or otherwise) larger than a 14-passenger van to transport CISV participants. An individual renting a vehicle to transport CISV participants should do so in her own name and must meet all of the rental company's requirements relating to age and insurance, plus CISV's age, insurance and good driving history requirements (see question 5).

Refer to question 7 regarding hired vehicles such as school buses, minibuses and/or livery services.

- 4. Can we rent a vehicle in the name of CISV?**

It is possible to rent a vehicle in the name of CISV USA. All requirements relating to the person driving the vehicle need to be met (including insurance coverage). Additional insurance coverage must be purchased when a vehicle is being rented by CISV, because CISV does not carry physical damage coverage for rented vehicles. The per diem insurance coverage offered by the rental company may be sufficient, but you must consult with the insurance liaison about insurance coverage before renting a vehicle in the name of CISV.

**5. What requirements does a CISV driver need to meet?**

A person driving in connection with a CISV program or activity must meet the following requirements:

- Driver must be 25 or older;
- Driver must have a valid driver's license;
- Driver must provide to the chapter proof of liability insurance with a minimum of \$100,000 each accident bodily injury and property damage coverage (you will need a copy of the policy page listing the coverage amounts, as an insurance card alone is not sufficient); please note that our minimum amounts exceed the minimums required in some states;
- Driver must provide a copy of her driving record showing that there are no serious infractions (DUIs, reckless driving) and not more than a two minor infractions (such as speeding). Excessive Speeding (going 15 mph or more than posted limited) is considered a major violation. If you have any questions about a driving record, please contact the insurance liaison.

You should obtain a driving record every year and proof of insurance as often as necessary to show that coverage is currently in effect.

**6. One of our staff members had an accident while driving her car on an errand during a Village. Can she submit a claim on CISV's insurance?**

No, CISV's insurance will not cover physical damage to her car or any medical claims. She needs to submit these claims to her own insurance company. If a liability claim arises regarding property damage or injury to the other party involved contact Morgan Hoffman Insurance Agency.

**7. We are renting a school bus to transport Village participants on an excursion. Does CISV have insurance coverage for this?**

In this situation, CISV is hiring an outside company to provide transportation services, including a driver for the bus (a CISV volunteer should never drive anything larger than a 14 passenger van).

When a contract is made with an outside company to transport CISV participants, members or staff it is imperative to:

- have a written contract in place listing CISV as the contract holder;
- request CISV USA to be listed as an additional insured;
- request a Certificate of Liability Insurance from the transportation company which stipulates 30 days notice of cancellation. The certificate will provide their insurer's name; policy number, policy term, coverages and limits of insurance. A copy of the certificate of liability insurance should be forwarded to the insurance liaison for review.

Please contact CISV USA's insurance liaison to discuss which insurance should be carried by the bus company.