 **Volunteer Driver – insurance advice**

* In the vast majority of cases your insurance company will not charge an additional insurance premium for your volunteering work.
* What follows is a **suggested** series of questions. Only you can decide if the questions are appropriate to your own personal circumstances.

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| When you contact your insurance company please have your policy number to hand. | Suggested question. | YES | Ask your insurance company to confirm your cover in writing. | CLOSE |
| Does my insurance policy cover me as a volunteer driver? |
| NO | |  | | |
| Your insurance company may offer some other type of cover for volunteering. | Suggested question. |  |  |  |
| Can you provide me with cover for my church volunteering? |
| YES | |  |  |  |
| If your insurance company offers **personal** business insurance. | Suggested question. | NO | Ask your insurance company to confirm your cover in writing. | CLOSE |
| Will it cost me any more? |
| YES | |  |  |  |
| Tell your insurance company the extent of your volunteering in a typical week. e.g. 2 hrs.  Tell them that other insurance companies don’t charge. | Suggested question. | NO | Ask your insurance company to confirm your cover in writing. | CLOSE |
| Will it cost me any more? |
| YES | |  |  |  |
| It should not cost you any more than £20 per year. | Suggested action. | THEN | Ask your insurance company to confirm your cover in writing and obtain a receipt. | CLOSE |
| Pay the extra premium. |
| THEN | |  |  |  |
| You may wish to claim the extra motor insurance premium from your church finance committee.  The committee can then claim the monies back from the Diocesan Finance Department. | | | | |