District Employee Transportation of Students

Are employees who transport students or otherwise operate their private vehicles on school business protected by the District's Hired and Non-owned Vehicle insurance?

1. The District's Non-ownership coverage for employees using their own vehicles is excess of the protection afforded by the employee's personal insurance on the vehicle, and only the District is protected for the excess amount. However, if employees are shown as a Named Insured or a Covered Person, there may be liability coverage available if the District has purchased sufficient limits.

2. The District has no insurance for direct damage (e.g., collision, theft) to employee's vehicles while on District business. Again, such damage is covered by the employee's personal insurance.

The District's automobile insurance should be issued providing broad protection covering Symbol 1 or "any auto".

Notes:

It is generally felt that employee mileage reimbursement expense should include an element for the cost of insurance. If an employee uses their own vehicle on a regular basis, and that use is a condition of employment, specific insurance limits should be required, and the District should be named as an Additional Insured on the employee's policy.

A better policy would be that District vehicles should be used rather than personal vehicles, whether it's to go between schools, deliver the mail and attend out-of-town meetings.