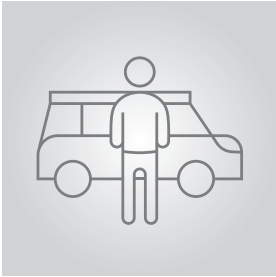


# Using your own car for Scouting activities



## Transporting Beavers, Cubs and Scouts

Generally, the use of private cars should pose few problems if common sense and care is taken. It's really no different from any other time when parents act as 'taxi drivers' for their children and their friends. Many Scout Groups rely on the use of volunteers and parents' cars to transport Beavers, Cubs and Scouts on activities.

### However, there are a few things to be aware of:

It is important that people are aware of the potential complications when driving which can arise with regards to insurance, and that they acknowledge their potential responsibilities.

### UK Law

Under UK law, the driver of a motor vehicle must hold a suitable third party insurance (including indemnity to passengers) and the minimum levels of cover have to be provided by any motor insurer. As this is a statutory requirement, the Scouts do not provide any cover to individuals in respect of their liability as car drivers. This would be a duplication of cover and is unnecessary. Hence an individual driver must consider whether the use of their vehicle falls within the terms of their agreement with their motor insurer.

### Volunteering vs business use

Most motor insurers recognise that policyholders want to help their communities through volunteer driving. Scouting is usually classified as a social, domestic or pleasure activity and, as such, would be included as covered by UK motor policies. It is not normally classified as 'business use'. But remember that when you declare your annual mileage when buying insurance, you should include your volunteer driving in that.

However some insurers might have conditions around volunteer driving so it is always best to contact your insurer and let them know if you do drive as a volunteer.

### Hire or reward

Be aware of the 'hire or reward' exclusion clause contained in most policies. Most insurers will insure their policyholders to carry out voluntary driving, where payment does not exceed the HMRC mileage rates. Current HMRC mileage rates can be found at [www.hmrc.gov.uk/rates/travel.htm](http://www.hmrc.gov.uk/rates/travel.htm).

Other insurers take a more absolute interpretation and could view a £5.00 contribution to a £12.00 fuel bill as use of the vehicle for reward. You must check with your insurer to ensure that you are appropriately covered.

## Your responsibilities

As the driver, you are responsible for anything carried on, in or attached to your vehicle. If you agree to tow the Group's trailer, make sure it is properly maintained and attached because it will be your insurer who will be liable if the trailer comes away and damages someone's car or other property. For similar reasons, make sure children do not open doors without instruction and ensure they are extremely careful if opening doors onto the road.

Squeezing more children in a car than seatbelts and seats provided is not acceptable. Insurers must provide unlimited cover for bodily injury but there could be serious problems if you overload the car. Most cars are considered five seaters and that is what you should adhere to. When organising transport try to arrange 'one car too many' to guard against ending up with too few.

Parents and volunteers should be made aware of the facts and asked to confirm that they have suitable insurance. After all, every parent must have the reassurance that when their child is in someone else's car, that person is meeting their legal obligation and is correctly insured. If everyone is asked to produce evidence of cover (including leaders) and the reasons are explained, any reasonable adult should have no cause to object.

## If any doubts, contact your insurer

If anyone is in any doubt as to how their private motor insurers will react, they should speak to them. If their insurers query the nature of Scouting, it might be an idea to copy this note to them.

## Further information

Some insurers might have conditions around volunteer driving. Some insurers want you to contact them to let them know if you do volunteer. Information can be found on the Association of British Insurers (ABI) website at the following page:

<https://www.abi.org.uk/products-and-issues/choosing-the-right-insurance/motor-insurance/volunteer-drivers/>

Current HMRC mileage rates can be found at [www.hmrc.gov.uk/rates/travel.htm](http://www.hmrc.gov.uk/rates/travel.htm)

(Please note we're not responsible for any of the content listed at these links, it is provided purely as a helpful reference.)

## We're here to help

Speak to our Scout insurance experts.

**0345 040 7702**

[unityins.co.uk/scout-insurance](http://unityins.co.uk/scout-insurance)

