

Where u3a activities involve the use of a motor vehicle, it makes economic and environmental sense to use as few vehicles as possible by sharing transport. The occupants of a vehicle may wish to share the costs of the journey between themselves, and care needs to be taken that in doing so, the driver does not infringe the conditions of their motor vehicle insurance. This policy also applies where one member of the u3a offers to provide a lift to other member(s) who may need assistance in getting to and from u3a activities. It is the driver who decides whether or not to accept any contributions from passengers.

The Association of British Insurers (ABI) provides advice about car sharing generally.

The critical points emerging from this material are:

- you should check with your insurer to make sure that your motor insurance cover will not be invalidated by volunteer driving,
- the cost of the journey should be split between all occupants of the vehicle, with the driver receiving the appropriate proportion of the cost and not the whole amount,
- the driver should not make a profit from the payments received.

The policy applies so long as any payment made does not exceed the Her Majesty's Revenue and Customs rates in force at the time. These rates are primarily aimed at business use and may be seen as generous for private use.

For the purposes of car sharing/volunteer driving on Southwell u3a activities, the trustees recommend that the cost of a journey should be calculated at 25p per mile; divided between all the occupants of the vehicle. This should more than cover fuel costs, although not all the running costs, and as it is less than the HMRC rates, should ensure that no driver is at risk of making a profit from the payments received.

This recommendation does not prevent those travelling in the same vehicle agreeing to cover the costs in a different way with, for example, the passengers paying car parking costs and the costs of any refreshments, instead of reimbursing the driver.

Any journey covered by the terms of this policy must be wholly related to an approved u3a activity. Costs of the journey include fuel costs, tolls and parking charges.

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