



THE UNIVERSITY OF THE THIRD AGE

Southwell U3A

Policy for car sharing & volunteer driving

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.

National U3A insurance FAQs provides some brief guidance about this saying

Can U3A members offer lifts to other members and accept money towards petrol costs without compromising their car insurance policy?

Yes. But it is recommended that you have guidelines so that the matter is handled fairly and consistently, with the driver getting back an appropriate proportion of the fuel cost not the total amount.

And the Association of British Insurers (ABI) provides advice about car sharing generally on its website at

<https://www.abi.org.uk/products-and-issues/choosing-the-right-insurance/motor-insurance/car-sharing-and-insurance/> and in the PDF document accessible from this page.

The above document lists all the motor insurers who have signed up the ABI car sharing commitment, the class of insurance required and whether you need to tell your insurer if you are a volunteer driver.

The critical points emerging from this material are that

- you should check the ABI document, or if necessary 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, and
- in any event, the driver should not make a profit from the payments received.

The ABI commitment applies so long as any payment made does not exceed the HMRC 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 car sharing/volunteer driving on Southwell U3A activities, the trustees recommend that the cost of a journey should be calculated at 20p per mile; divided between all the occupants of the vehicle. This will cover fuel and associated running costs and being 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.

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