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Coverage and rating for volunteer drivers

FSRA is actively reviewing all FSCO regulatory direction, including but not limited to forms, guidelines and FAQs.

Until FSRA issues new regulatory direction, all existing regulatory direction remains in force.



Bulletin

No. A-8/98
- Auto
Property & Casualty

[bulletinToTheAttentionOf]

To the attention of all insurance companies licensed to transact automobile insurance in Ontario

The Ontario Insurance Commission (OIC) has received enquiries about the coverage available and rates charged for volunteer drivers. The purpose of this Bulletin is to provide clarification to the industry on this issue.

Many volunteer organizations are dependent on volunteer drivers to transport individuals. These volunteer drivers may receive reimbursement for their driving expenses, including gas, vehicle wear and tear, and meals.

Under the standard Ontario Automobile Policy (OAP 1), there is an exclusion in section 1.8.1 of the policy for automobile-carrying paying passengers. There is a standard endorsement form, OPCF 6A - Permission to Carry Paying Passengers, that removes the limitation found in the OAP 1 and provides for a premium charge.

Volunteer driving is covered under OAP 1. Volunteer driving should not be considered as a situation involving paying passengers. Therefore, no additional coverage is required (that is the OPCF 6A is not required) and no additional premium should be charged to volunteer drivers.

Dina Palozzi
Commissioner
June 19, 1998

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