



# Informing your insurance company that you are using your vehicle while volunteering

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## Purpose

This document provides information for volunteers who need to inform their insurer that they are using their vehicle as part of their volunteer role. It is intended to help avoid misunderstandings and clarify the voluntary nature of the activity the vehicle will be used for.

## Definitions:

**ABI/Association of British Insurers** - trade association of insurers operating in the United Kingdom.

**Business use** - category of motor insurance policy that provides cover for use of the vehicle as part of your employment - e.g. traveling between sites, visiting clients.

**HMRC/HM Revenue and Customs** - the HMRC are responsible for the administration of taxation. As well as collecting taxes they set rules and regulations on what counts as income for tax purposes.

**Social, domestic and pleasure use** - category of motor insurance policy that provides cover for everyday personal trips and activities.

## Volunteers and motor insurance

If you use your own vehicle for volunteering activities, you **must** inform your insurance provider to ensure you are adequately covered by your motor insurance policy.

This should not lead to an increased premium or other additional charges. The majority of insurance companies regard volunteering as part of the standard 'social, domestic and pleasure' use of the vehicle, rather than business use.



A large number of companies have signed up to this position through a volunteer driver commitment organised by the Association of British Insurers. [This document lists the participating insurance companies.](#)

If a company does decide to charge an additional premium or other cost, Guide Dogs will not be able to reimburse this amount.

Please note that unless your insurer says otherwise, you must still inform them. It may seem unnecessary if insurers have stated that volunteer drivers will not face additional costs, but as we explain below, failure to do so could potentially invalidate your insurance cover.

### **If your insurance company is not signed up to the to the ABI volunteer driver commitment**

Although you may not see your insurers on the ABI commitment, their policies could still be underwritten by a signatory. For example, Saga car insurance is underwritten by Aioi Nissay Dowa Europe, and General Accident is a trading name for Aviva.

In addition, your insurer may still cover volunteering without charging an additional premium as it is a long-held common practice to regard volunteering as part of social, domestic and pleasure usage of a vehicle, rather than business use.

### **How to describe your volunteering when informing your insurer**

Unless the insurance company has explicitly stated that they do not need to be told about volunteering, you **must** inform your insurer. Should an accident happen, they may decide that you were in breach of your insurance policy, even if they have committed not to charge an extra premium for volunteering.

In the vast majority of cases informing an insurer is a simple process. Over 2 million people use their vehicle to volunteer, so it should not be seen as an unusual issue. To help avoid misunderstandings over the use of your vehicle, in the next section we set out some key points to make when you contact your insurer, whether by phone or in writing.



Their purpose is to make it clear that what you are doing is genuine voluntary work - that it is unwaged, and that reimbursement of expenses simply covers costs, and not a form of payment.

We have suggested additional points to make when contacting a company that is not a signatory to the ABI commitment, to make the case that volunteering should not be regarded as business use of a vehicle.

## **Informing an insurance company by phone**

In what follows we set out key points to help make it clear to the insurance company that your use of your vehicle is for genuine, unpaid voluntary work.

We use square brackets to indicate where you'll need to give specific information.

### **Explaining that you are going to use your vehicle to volunteer**

- I am/have started volunteering as [insert role, making sure to add volunteer if you haven't made this clear and it is not in the title of the role] for Guide Dogs.
- As part of this role I use my vehicle to [transport dogs/event equipment/Guide Dog owners]. This is entirely in support of the charity, and I do not receive a wage or any other form of income as a result.

### **Further information if asked about payment/income**

- I do not receive any income from volunteering. I am reimbursed for travel costs to ensure that I'm not out of pocket. This is in line with Guide Dogs' Volunteer Expense Policy, and is set at the HMRC approved mileage rate.

**Note:** The HMRC approved mileage rate is the threshold over which they will regard an expenses payment as being (taxable) income rather than a reimbursement of cost. Like virtually all charities, Guide Dogs follows this rate to ensure that volunteers do not face any tax or benefits problems, and that our volunteers will not be regarded from any legal perspective as being paid and therefore employed.



## **Speaking to companies that have pledged not to increase charges for volunteers**

- I understand that your policy is not to charge an extra premium for volunteer use of a vehicle.

### **Follow up on their volunteer driver policy if needed**

- I can see that you are signatories to the [Association of British Insurers' motor insurance commitment](#) on volunteer driving, where you state that you consider it social, domestic and pleasure use and do not charge an extra premium.

## **Speaking to companies that do not have a public statement on volunteer driving**

- I believe that my volunteering should be regarded as 'social, domestic and pleasure use of my vehicle'.
- Guide Dogs have advised that it has been a long held common practice among insurers, and is set out in the [Association of British Insurers' motor insurance commitment](#) on volunteer driving.

### **Follow up on the nature of volunteer driving if needed**

- I have chosen to support a charity, and will not be paid for doing so - this is volunteering, not employment.
- The use of my vehicle is not full time and limited to [broad estimate of how much time is spent volunteering per week/month], it forms a small part of my overall use.
- As I'm not earning anything I feel that my volunteering should be regarded as if I am carrying out any other form of social or leisure activity.
- Most insurers recognise volunteering as 'social, domestic and pleasure' use, and a large number have publicly pledged not to charge volunteers by signing up to the [Association of British Insurers' motor insurance commitment](#) on volunteer driving.



## **Template email/letter for insurers who state there are no additional charges for volunteers**

This is suggested wording for use if your insurer is either a signatory of the ABI volunteer driving commitment, or has otherwise stated that they will not charge volunteers an additional premium.

It uses square brackets to indicate where you need to customise or add specific details.

### **Template email/letter**

Policy number:

Dear Sir/Madam

I intend to start volunteering as a [name of volunteer role] for Guide Dogs.

As part of this role I will use my vehicle to [transport dogs/event equipment/Guide Dog owners]. This activity is entirely in support of the charity, and is unpaid.

I will be reimbursed for travel costs to ensure that I'm not out of pocket. This is in line with Guide Dogs' Volunteer Expense Policy, and is set at the HMRC approved mileage rate. [Where the role involves transporting people: This also means that under Section 1(4) of the Public Passenger Vehicles Act 1981, this activity is exempt from Passenger Service Vehicle and Private Hire Car Licensing laws, as it is on a non-profit basis].

I would be grateful if you could confirm that, as [stated on your website / a signatory to the [Association of British Insurers' motor insurance commitment](#) on volunteer driving], you will not charge an additional premium for this use of my vehicle.

Yours faithfully



## **Template email/letter for insurers who do not state whether there are additional charges for volunteer drivers**

This is suggested wording for use if your insurer has not indicated whether they will charge volunteer drivers an additional premium.

It uses square brackets to indicate where you need to customise to add in correct details.

### **Template email/letter**

Policy number:

Dear Sir/Madam

I intend to start volunteering as a [name of volunteer role] for Guide Dogs.

As part of this role I will use my vehicle to [transport dogs/event equipment/Guide Dog owners]. This activity is entirely in support of the charity, and is unpaid.

I will be reimbursed for travel costs to ensure that I'm not out of pocket. This is in line with Guide Dogs' Volunteer Expense Policy, and is set at the HMRC approved mileage rate. [Where the role involves transporting people: This also means that under Section 1(4) of the Public Passenger Vehicles Act 1981, this activity is exempt from Passenger Service Vehicle and Private Hire Car Licensing laws, as it is on a non-profit basis].

I would be grateful if you could confirm that as this activity is unpaid, for charitable purposes, and amounts to a small proportion of my overall driving, you will regard this as 'social, domestic and pleasure' use of my vehicle and not charge an additional premium.

Yours faithfully



## Documentation:

N/A

## Permissible exceptions:

None - all volunteers using their vehicle as part of their role must inform their insurer, unless the company has explicitly stated otherwise.

## Governance Information. Please do not remove.

### Governance Review & Approval Table\*:

The table below contains two rows and five columns.

Governance Area:	H&S	Protection of Children & Adults	Insurance	Legal	GDPR
Date Approved:			16/09/24		

## Review Frequency:

Best Practice Guidance: Annually

Reviews should be done in accordance with relevant regulation, legislation changes or as a result of ad hoc activity, such as continuous improvement initiatives.

## Version control table:

The table below contains four rows and four columns. (Only the original approval date and the most recent amendment should be included in the table.)

Date	Version	Status	Details of Change
19/09/24	1.0	Approved	:

\*Please see below when a document must be reviewed by Governance

**Safeguarding** - All documents with any reference to safeguarding, recruitment and training, working with clients (Adult and CYP).



**Legal** - All documents with any reference to agreements or contracts, third party partnerships, potential reputational risk, reference to compliance with any statutory or regulatory obligation.

**Health and Safety** - All documents where an activity could cause harm to a member of staff, service user, volunteer or third party or where there is reputational risk.

**Insurance** - A change to the way we deliver our services.

**GDPR** - If we are gathering any personal information on volunteers or service users.

**End of document**