

Summary of Insurance Coverage for Volunteers

The term volunteer is defined as an individual performing a task at the request and under the authority and direction of District employees.

General Liability Insurance

Volunteers are covered by the District's Commercial General Liability insurance provided the volunteer is acting within the scope of his/her authority with the exceptions as defined in the Code of Iowa, Chapter 670.2. This coverage includes the District's Base Liability policy and the Excess Umbrella Liability policy. Volunteers are covered by this policy while performing any assigned volunteer duties within the scope of their volunteer employment for the District, such as student/classroom assistance, clerical work, supervisory duties during field trips and other similar, authorized duties. The same coverage applies to all District employees.

Motor Vehicle Insurance

When the volunteer is driving a District-owned vehicle, the driver is covered by the District's Motor Vehicle insurance and the Excess Umbrella Liability insurance policy. Volunteers may only be allowed to drive a District-owned vehicle upon approval from the Manager of Transportation.

The Manager of Transportation will annually review the driving records of all volunteers who request use of a District vehicle. Volunteer driving records must not be subject to any driver's license suspension, revocation, cancellation, denial or bar and not have committed an offense or act which, either alone or with previous offenses or acts, could result in license suspension, revocation, cancellation, denial or bar.

When the volunteer is driving his/her own or family-owned vehicle for purposes of transporting students, such as a field trip, the volunteer is provided primary liability coverage under the District's auto liability insurance provided the volunteer is acting within the scope of his/her delegated duties and authority. This coverage does not extend to damage to the volunteer's vehicle or loss of personal property of the volunteer driver. This means that District insurance covers: 1) bodily injury to others; 2) damage to personal property of others. Damage to volunteer driver's vehicle is covered by the volunteer's insurance. This same coverage applies to all District employees.

Certain organizations whose volunteers work to benefit various school programs are not covered by District insurance. While closely related to the District, they are not a part of the District itself. Organizations with one or more of the following characteristics potentially may not be covered by District insurance: those that 1) are incorporated; 2) have a federal ID number; 3) elect or appoint their own officers/directors; 4) have their own bank account.

Further questions concerning the District's insurance coverage should be directed to the Executive Director of Business Services.

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