

Number:	<i>To be determined</i>
Topic:	Auto Insurance for Board Business Transportation
Effective:	April 2010
Cross-Reference:	
Review/Revision Date:	September 2011
Responsibility:	Superintendent of Business

INTENDED PURPOSE:

The Halton District School Board recognizes employees may, from time to time, use their own vehicles for Board business, and as such the Board's insurance program contains excess automobile liability insurance that includes Board staff driving their own cars on Board business.

PROCEDURES:

1. The Ontario Motorist Protection Plan (1980) has replaced the right to sue for damages with guaranteed compensation for personal injury regardless of who caused the accident except in the event of serious accidents.
2. Lawsuits will still be permitted in such cases, i.e.: where an accident has caused "death, permanent serious disfigurement, or permanent serious impairment of an important bodily function caused by continuing injury which is physical in nature."
3. In the event of an accident, the vehicle owner's insurance is considered the primary policy. The Board's automobile liability insurance could cover a claim in excess of the driver's/owner's insurance however, the Board's insurance does not cover property or vehicle damage.

The standard personal automobile policy permits the occasional driving of students and volunteers for school activities. Those who wish to assist by driving on a regular basis should be advised to notify their insurance agent. It is required that individuals using personal vehicles for Board business carry a minimum of \$1,000,000 public liability coverage for their own protection.