SCHOOL DISTRICT No. 36 (SURREY)

No. 4410.1

REGULATION: INSURANCE ASPECTS OF EMPLOYEE TRAVEL

1. INSURANCE REQUIREMENTS FOR BUSINESS USE OF EMPLOYEE VEHICLES

1.1 This information is provided in relation to employees driving private vehicles on authorized Board "business travel use". This does not include driving to and from work.

1.2 An employee who utilizes a private vehicle for MORE than 1600 km. of business travel a year, is REQUIRED by ICBC to have the vehicle's insurance rated for "business use" and pay an additional premium.

1.3 An employee who travels LESS than 1600 km. per year is NOT REQUIRED to carry "business use" insurance.

(a) Under ICBC's requirements, employees whose business travel is less than 1600 km. per year AND who travel for business purposes no more than six times per month require no greater coverage than "to and from work".

(b) Where an employee has business travel of less than 1600 km. per year but travels more than six times per month, the higher insurance rating is provided by the district through the purchase from ICBC of a Special Autoplan Policy APV 284 Endorsement, which on a blanket basis, covers all employees.

2. REIMBURSEMENT FOR COST OF "BUSINESS USE" INSURANCE

2.1 Employees are eligible for reimbursement of any necessary additional cost of carrying "business use" insurance:

(a) Where reimbursable travel has/will exceed 1600 km. during the year;

(b) Where the cost of business use insurance exceeds the applicable "to and from work" rate classification;

(c) For up to $200, or the amount shown in the applicable collective agreement, per year of additional costs; and

Cont'd…

(d) On presentation of insurance documentation showing that the coverage was in force.

2.2 Employees who have carried "business use" insurance may be reimbursed by forwarding to the Risk Management Services Department a completed Business Use Vehicle Insurance Reimbursement form along with:

(a) A photocopy of the vehicle's insurance documentation evidencing that business use insurance has been in force; and

(b) A completed Insurance Agent's Declaration of Difference Between Cost Of "To and From Work" and "Business Use" coverage, or similar statement by the employee's insurance agent.

2.3 The Risk Management Services Department will, after confirming that more than 1600 km. of business travel were or are likely to be reimbursed in the fiscal year, reimburse the employee based on the foregoing documentation.

2.4 Those who are reimbursed travel costs based on a monthly vehicle allowance or who are required by contract or collective agreement to be responsible for personal vehicle costs are not eligible for "business use" insurance reimbursements.

3. REPORTING MOTOR VEHICLE ACCIDENTS

3.1 Motor vehicle accidents must be reported to the police and ICBC. Where the accident involves a Board owned or leased vehicle, it must also be reported to the school district's Manager, Transportation Services.

3.2 When an **employee** is injured in a motor vehicle accident while travelling on school district business, an Employee Incident/Injury Report must be completed to satisfy Workers' Compensation Board requirements (see Policy 7211, Regulation 7211.1).

Cont'd…

3.3 When a **student** is involved in a motor vehicle accident while travelling in relation to school activities, an Incident Report must be completed to satisfy Schools Protection Program requirements (see Policy 5815 and Regulation 5815.1) and the parents/guardian must be notified (Policy 9615 and Regulation 9615.1).

4. SETTLING CLAIMS ARISING FROM ACCIDENTS INVOLVING EMPLOYEE VEHICLES WHILE ON BOARD BUSINESS

4.1 An employee is considered to be on authorized Board business when kilometerage costs are eligible for reimbursement. Commuting to and from work is not reimbursable and is, therefore, not considered to be Board business. Parking at work is not considered to be Board business.

4.2 Claims arising from accidents involving employee vehicles while on authorized Board business are generally settled in the following manner:

4.3 First, in the event of an automobile accident, insurance claims are satisfied pursuant to the coverage carried on the vehicle involved. All physical damage to employee vehicles is settled pursuant to any insurance on the vehicle which the owner has arranged. The district is not responsible for loss or damage to the vehicle or personal property. Accordingly, it is prudent for employees to ensure that appropriate insurance arrangements are established through their insurance agent. Kilometerage reimbursement rates are considered to contain a component to pay for insurance and insurance deductibles.

4.4 Second, all school districts automatically have the benefit of the Schools Protection Program provided by the Ministry of Finance, Risk Management Branch. This program provides excess liability coverage for the aforementioned vehicles.

4.5 The Workers' Compensation Act mandates coverage for employees which may exclude ICBC personal injury claims of employees incurred while travelling on Board business and in its place provides Workers' Compensation Board coverage.

Cont'd…

5. VEHICLE VANDALISM CLAIMS

5.1 Where an employee's motor vehicle has been vandalized by a student at the employee's workplace during his/her regular shift or at an approved school/district function, the employee may recover the lesser of the deductible portion of a damage claim**,** or the cost to repair, to the maximum specified in the applicable collective agreement. For the purpose of this section Trustees, Exempt Staff, Principals and Vice Principals shall be governed by the Teachers' Collective Agreement.

The claim must be made to the Risk Management Services Department on the approved Private Vehicle Damage Claim form including the police case number for the incident and proof that repairs have been carried out.

5.2 Where there is no comprehensive insurance coverage on the employee's vehicle to cover vehicle vandalism, reimbursement of costs incurred by the employee will be based on the same methods as described above in 5.1.

5.3 Loss of personal property in an employee's vehicle, is settled pursuant to the employee's homeowner or tenant policy and is not reimbursable by the Board.

6. OUT OF PROVINCE EXCESS HOSPITAL/MEDICAL COVERAGE

6.1 Where an employee completes an Application for Travel form which involves out-of-province travel, excess hospital/medical coverage is provided to generally pay for costs which exceed British Columbia Health Care programs to a maximum of $100,000.00. Coverage is limited to a maximum of thirty (30) days for any one trip. When a district trip is extended for personal purposes, the insurance is not extended for the personal period.

6.2 This insurance policy does not provide coverage for students and volunteers who are travelling out-of-province. Specific insurance must be purchased for student and volunteer travel out-of-province.

Cont'd…

7. GENERAL COMMENT ON INSURANCE

7.1 The precise nature of insurance coverage is established by the legal language of insurance policies and legislation. Interpretations of these documents are done in courts. These comments are designed to help establish a general understanding, not provide a detailed analysis.

Appendices: Business Use Vehicle Insurance Reimbursement Form
Insurance Agent's Declaration of Difference Between Cost of "To and From Work" and "Business Use" Coverage
Private Vehicle Damage Claim Forms

Revised:	2011-02-10		
Revised:	2010-06-24		
	2006-06-29		
	2003-03-04		
	2000-11-21		
	2000-10-12	X-Ref:	Reg. 5815.1
	1998-11-24		Reg. 7211.1
Approved:	1996-06-25		Reg. 9615.1