

Myths and Realities of Volunteer Driver Programs

Prospective volunteer driver programs and volunteer drivers often mention a variety of myths about their ability to provide transportation. These myths must be addressed before moving forward with the initiation of a volunteer driver program or the decision to become a volunteer driver. Below are some myths and realities about volunteer driver programs and their operations.

Myth

Volunteer driver programs are organized to enable small organizations to provide transportation.

Reality

Although many volunteer driver programs are small and only provide a few rides, their purpose is to fill gaps and supplement transportation to meet the needs of people who may not be able to afford or access other transportation options.

Myth

Getting people to destinations (especially medical services) is the only reason volunteer driver programs exist.

Reality

Volunteer driver programs often provide what is known as “supportive transportation” in the form of door-to-door, door-through-door, stay-at-the-destination services to passengers. Volunteer drivers generally also offer passenger socialization.

Myth

Many concerns about liability are due to the impression volunteer driver programs are not safe.

Reality

There is no documented evidence that volunteer driver programs are unsafe thus, such concerns do not appear to be related to a lack of safety.

Myth

Sponsors generally do not worry about liability until it is time to purchase an automobile or secure insurance.

Reality

Concerns about liability in relation to establishing a volunteer driver program often are expressed in the course of planning meetings with a community or a board of directors. This topic may cause the discussions to come to a speedy close.

Myth

Volunteer driver programs that do not own vehicles have few worries about liability.

Reality

While volunteer driver programs that use the vehicles of volunteer drivers may have less exposure than those that own vehicles, such programs and their drivers have exposure to risk.

Myth

Because volunteer driver programs are smaller and less well funded than public transportation programs, they have more crashes that cause physical injuries to drivers and riders and result in damage to vehicles and other property.

Reality

Volunteer driver programs experience crashes, although there is no evidence that they are frequent occurrences or that any related property damage or physical injury incurred is associated with their size, budget, or risk management practices.

Myth

An organization with limited assets does not need to worry about legal actions related to personal injury or damage to property.

Reality

All organizations that sponsor volunteer driver programs should be concerned about the risk exposure of their organizations due to providing transportation. However, those concerns often are greater when the sponsor has what might be called “deep pockets.”

Myth

Exposure to risk is the same for all transportation services.

Reality

While risk management principles are the same for all transportation providers, the type of services they provide will impact their level of exposure, potential for liability, and need for insurance.

Myth

When volunteer driver programs provide “supportive transportation” (e.g., door-to-door, door-through-door, and stay-at-the-destination service) they generally incur losses because volunteer drivers help passengers and sometimes go into their place of residence.

Reality

The type of services a volunteer driver program provides will impact the level of exposure, the potential for liability, and the need for insurance. Thus, while exposure to potential liability is greater when “supportive transportation” is provided, there is no evidence of legal actions related to abuse, falls, or theft in conjunction with volunteer drivers providing “supportive transportation.”

Myth

After a program sponsor secures insurance, there will no longer be a concern regarding risk management.

Reality

Regardless of the insurance status of a volunteer driver program, sponsors should always be attentive to liability, exposure, insurance, and risk management policies and procedures.

Myth

Prospective volunteer drivers have good reason to be concerned that volunteer driving will adversely affect their insurance premiums.

Reality

In establishing premiums, insurance companies generally take who is driving a vehicle into consideration, but not that the driver is a volunteer driver. Other factors in determining premium include miles driven and claims history. In fact, insurance companies indicate that they base premiums on miles driven and numbers of claims; not on who is in the vehicle or on a single claim.

Myth

Volunteers are not as dedicated or safe as paid drivers who provide transportation as a job.

Reality

Volunteer drivers say that their driving is their job and appear to have safety records at least as good as if not better than paid drivers.