Car Sharing and Insurance



We have been made aware that there is some potential confusion with insurance cover when transporting people on club trips and wished to clarify the clubs understanding of the rules.

The Association of British insurers have issued two statements that are relevant:

2005: Obtaining a share of fuel costs when sharing lifts is covered under social domestic and pleasure as long as no element of profit is made.

2012: Volunteering - a list of insurers have agreed that they will cover people when using their cars for volunteering. This list states if you should check with your insurer.

The confusion appears to be around the definitions of volunteering. Therefore we advise all drivers to check with their insurer that when going on trips, offering lifts to fellow club members and sharing fuel expenses that they are covered. You may also wish to ask about volunteering as it may be considered you are doing this if your expenses are paid by the club (although this does not usually happen).

Passengers are reminded that the club will help put people in contact with one another but we do not organise travel arrangements. It is your responsibility to check that you are happy with the vehicle and insurance arrangements before travelling, the club cannot be held responsible for this.

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