



VOLUNTEER DRIVING – THE MOTOR INSURANCE COMMITMENT

Motor insurers recognise that policyholders who want to help their communities through volunteer driving need clear and accurate information. We've put together the list below to help. The information is also contained in a document that you can print and distribute. That document can be found on the right-hand side of this page. Please note that this list will be updated as and when any changes are notified. Please ensure you have the latest version by checking our website.

First, check who your **insurer** is. This information will be on your policy documentation. Sometimes this is different from the company who sold you your insurance. It is important to remember that this commitment applies to private cars insured on private car insurance policies only, except where clearly stated below. Remember also that when you declare your annual mileage when buying insurance, you should include your volunteer driving in that.

Check on the list below, and you will see any conditions around volunteer driving that your insurer might have. Some insurers want you to contact them to let them know if you do volunteer. Contact information is either provided below or can be found on your policy documentation.

Please note that Community First Responders and other 'Blue Light' volunteers are generally excluded from the volunteer drivers commitment. Some insurers have indicated that they would offer cover on the same basis as for other voluntary activities that are covered, so we recommend that anyone wishing to volunteer their time to this service should contact their insurer or broker directly using the contact details provided in their policy documents or below.

Current HMRC mileage rates can be found at www.hmrc.gov.uk/rates/travel.htm

Our commitment:

The insurers named will insure their policyholders to carry out voluntary driving, that is, the use of a vehicle they own in connection with, or for the benefit of, charities, voluntary organisations, clubs or societies, under the conditions set out below, where payment does not exceed the HMRC mileage rates in force at that time. This does not cover use for hire or reward or vehicles owned by, hired to or lent to the voluntary organisation.

Insurer	Does this insurer charge? Are there any exceptions?	Class of use	Do customers need to tell this insurer that they intend to drive for volunteering purposes?
1st Central	This company does not charge extra for volunteer driving.	Social, domestic and pleasure (SD&P)	No
ABC Insurance	This company does not charge extra for volunteer driving.	Social, domestic and pleasure (SD&P) Additional Business Use: commuting	Yes Please contact the insurance broker who sold you the policy. Their details will be in the policy documentation.
Admiral	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No



Advantage Insurance Company Ltd	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No
Acromas Insurance Company Ltd product	This company does not charge extra for volunteer driving.	Social, domestic and pleasure (SD&P).	Yes, if the volunteering is for a club or society. Please contact the insurance intermediary who arranged your insurance. Your policy documentation will have their contact details.
Aioi Nissay Dowa Insurance Company of Europe Limited.	This company does not charge extra for volunteer driving for UK registered voluntary organisations. Exception: Please tell us if the volunteering is for a voluntary organisation that is not UK registered or is a “club” or “society”.	Social, domestic and pleasure (SD&P)	Yes, please tell us if the volunteering is for a club or society. For policies bought through Saga please contact them on: New business: 0800 484 184 Existing business: 0800 056 9167
Ageas	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No
Allianz (Northern Ireland)	This company does not charge extra for volunteer driving Exceptions: Additional named drivers may not be covered. Please inform the insurer if the volunteer is a named driver. Extension of cover is restricted to religious, charitable or voluntary organisations. Normal acceptance protocol will apply for clubs and societies.	Social, domestic and pleasure (SD&P)	Yes Customers who bought through a broker should contact the broker. Customers who bought direct from Allianz should either phone or email: Phone: 28090 828 828 Email: info@allianz-ni.co.uk
Allianz (ex NI)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No
Amlin UK	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	Yes Please contact the insurance broker who sold you the policy. Their details will be in the policy documentation.
Amlin Insurance (UK) Plc	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	Yes Please contact the insurance broker who sold you the policy. Their details will be in the policy



			documentation.
Aviva Insurance	This company does not charge extra for volunteer driving. Exception: overall mileage will be taken into account in the premium calculation.	Social, domestic and pleasure (SD&P)	No
AXA	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Additional Business Use: commuting, All Business uses.	No
Bell	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No
Chaucer Direct	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No
Chaucer Insurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No
Churchill Insurance (Underwritten by UK Insurance)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Business Use can also be added if the Customer requests this. However, an additional premium may apply and a revised certificate of insurance will be issued.	Yes Phone: 0345 6033551
Citroen Insurance (underwritten by U K Insurance)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Business Use can also be added if the Customer requests this. However, an additional premium may apply and a revised certificate of insurance will be issued.	Yes 0370 125 6616
Clydesdale Bank Motor Insurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No
Collingwood Insurance Company	Not in the normal course of events. The insurer reserves the right to impose	Social, domestic and pleasure (SD&P)	Yes Please contact the insurance broker who sold you



Ltd	terms and/ or extra premium if they feel the risk merits such action.		the policy. Their details will be in the policy documentation.
Co-operative Insurance Car Insurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P). At the customer's request, the use provided may be extended to include business use and/or commuting - an additional premium may apply in these circumstances.	No
Co-operative Insurance Eco Insurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P). At the customer's request, the use provided may be extended to include business use and/or commuting - an additional premium may apply in these circumstances.	No
Co-operative Insurance Young Driver Insurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P). At the customer's request, the use provided may be extended to include business use and/or commuting - an additional premium may apply in these circumstances.	No
Cornish Mutual	Not in the normal course of events. The insurer reserves the right to impose terms and/ or extra premium if they feel the risk merits such action.	Social, domestic and pleasure with Personal business use.	Yes Phone: 01872 277151 Write: Cornish Mutual assurance Co Ltd, CMA House, Newham Road, Newham, Truro, TR1 2SU Email: enq@cornishmutual.co.uk
Coveá Insurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	Yes Please contact the insurance broker who sold you the policy. Their details will be in the policy documentation.
Diamond	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No
Direct Line Insurance (Underwritten by UK Insurance)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Business Use can also be	Yes



		added if the Customer requests this. However, an additional premium may apply and a revised certificate of insurance will be issued.	
Drive Smart	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Additional Business Use: commuting	Yes Phone: 01306 740074 and select the Underwriting Department option
eBike	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	Yes email: Egroup.helpdesk@egroupltd.co.uk
elephant.co.uk	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No
Enterprise	This company does not charge extra for volunteer driving for a UK registered voluntary organisations only.	SD&P) Business Use can also be added if the Customer requests this. However, an additional premium might apply and a revised certificate of insurance will be issued.	Yes via there Insurance Broker who can refer to the insurer via email underwriting@eigplc.com
ERS	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) use	No
Esure car insurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No
eVan	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	Yes Email: Egroup.helpdesk@egroupltd.co.uk
First Alternative car insurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No
FordInsure / Ford Van	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No
Go Girl	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No
Groupama Insurances	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No
Highway Insurance	This company does not charge extra for volunteer driving.	Social, domestic and pleasure (SD&P)	Yes Please contact the insurance broker who sold you the policy. Their details will be in the policy



			documentation.
Hiscox Insurance Company	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	Yes Please contact the insurance broker who sold you the policy. Their details will be in the policy documentation.
Insure 2 Drive	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Additional Business Use: commuting	Yes Phone: 01306 740074 and select the Underwriting Department option
KGM Motor Insurance – Member of the Canopus Group	Not in the normal course of events. The insurer reserves the right to impose terms and/ or extra premium if they feel the risk merits such action.	Social, domestic and pleasure (SD&P)	Yes Please contact the insurance broker who sold you the policy. Their details will be in the policy documentation.
LV=	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No
Markerstudy Insurance Company Limited	This company does not charge extra for volunteer driving Exception: Please tell us if the volunteering is for a club or society.	Social, domestic and pleasure (SD&P) Additional Business Use: commuting	No, unless a club or society is involved. If the volunteering is for a club or society please contact the insurance broker or intermediary who sold you the policy. Their details will be in the policy documentation.
MORE THAN / MORE THAN BUSINESS	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No
MOTABILITY	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No
Motability select	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No
National Trust Motor Insurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No
Nat West Insurance (Underwritten by U K Insurance)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Business Use can also be added if the Customer requests this. However, an additional premium may apply and a revised certificate of insurance will be issued.	Yes 0800 051 0289
NFU Mutual	This company does not charge extra	All classes of use	No



	for volunteer driving		
Novae	This company does not charge extra for volunteer driving.	Social, domestic and pleasure (SD&P)	No
Octagon	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Additional Business Use: commuting, All Business uses.	No
Peugeot Insurance (underwritten by U K Insurance)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Business Use can also be added if the Customer requests this. However, an additional premium may apply and a revised certificate of insurance will be issued.	Yes Phone: 0370 024 0269
Premier Underwriting Ltd	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	Yes Please contact the insurance broker who sold you the policy. Their details will be in the policy documentation.
Privilege Insurance (Underwritten by UK Insurance)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Business Use can also be added if the Customer requests this. However, an additional premium may apply and a revised certificate of insurance will be issued.	Yes Phone: 0800 051 6990
Prudential Insurance (underwritten by U K Insurance)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Business Use can also be added if the Customer requests this. However, an additional premium may apply and a revised certificate of insurance will be issued.	Yes Phone: 0345 605 9260



QBE	This company does not charge for volunteer driving	Social, domestic and pleasure (SD&P) Business use can also be added if the Customer requests this. An additional premium may apply and a revised certificate of insurance will be issued.	
RBS Insurance (Underwritten by U K Insurance)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Business Use can also be added if the Customer requests this. However, an additional premium may apply and a revised certificate of insurance will be issued.	Yes 0345 246 0453
Royal London (underwritten by U K Insurance)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Business Use can also be added if the Customer requests this. However, an additional premium may apply and a revised certificate of insurance will be issued.	Yes 0845 605 9223
Royalties (underwritten by U K Insurance)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Business Use can also be added if the Customer requests this. However, an additional premium may apply and a revised certificate of insurance will be issued.	Yes 0870 024 2441
Royal & Sun Alliance (RSA, More than Business and More than)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No



Sabre	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Additional Business Use: commuting	Yes Phone: 01306 740074 and select the Underwriting Department option
Sainsbury (where underwritten by esure up to 31.05.11)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No
Sainsbury (where underwritten by U K Insurance- effective 01.06.11)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Business Use can also be added if the Customer requests this. However, an additional premium may apply and a revised certificate of insurance will be issued.	Yes Phone: 0800 210 0247
Serviceline	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	Yes Phone: 01245 396500
Sheilas' Wheels car insurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No
Southern Rock Insurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	Yes email: referrals@sricl.com telephone - 0844 902 9749
Swiftcover	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Additional Business Use: commuting, All Business uses.	No
Tesco Underwriting Limited (for Tesco Car Insurance policies underwritten by Tesco Underwriting Limited)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No
Trinity Lane Insurance Company Ltd	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No, unless you require confirmation. In which case, please contact the insurance broker who sold you the policy.
U K Insurance underwritten brands	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Business Use can also be	Yes 0370 024 2479



		added if the Customer requests this. However, an additional premium may apply and a revised certificate of insurance will be issued.	
Volvo Car Insurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No
YourCar	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Business Use can also be added if the Customer requests this. However, an additional premium may apply and a revised certificate of insurance will be issued.	Yes 0845 246 8191
Yorkshire Bank Motor Insurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No
Yorkshire Building Society Motor Insurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	No
Zenith Insurance Plc	This company does not charge extra for volunteer driving Exception: Please tell us if the volunteering is for a club or society.	Social, domestic and pleasure (SD&P)	No, unless a club or society is involved. If the volunteering is for a club or society Please contact the insurance broker or intermediary who sold you the policy. Their details will be in the policy documentation.
Zurich Car Solutions	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	Yes, if they have any doubt that their intended usage would not be regarded as volunteer driving. Customers who bought through a broker should contact the broker. Customers who bought direct from Zurich should either phone or write: Phone: 0870 902 1272, Write: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire, PO15 7JZ



Zurich Car Insurance (Direct)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	Yes, if they have any doubt that their intended usage would not be regarded as volunteer driving. Customers who bought direct from Zurich should either phone or write: Phone: 0800 408 0975, Write: Zurich Insurance plc, Shurdington Road, Cheltenham, Gloucestershire, GL51 4UE
Zurich Car Solutions (Broker)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	Yes, if customers have any doubt that their intended usage would not be regarded as volunteer driving they should contact the broker or intermediary who arranged the policy.
Zurich Commercial	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	Yes, if they have any doubt that their intended usage would not be regarded as volunteer driving. Customers who bought through a broker should contact the broker. Customers who bought direct from Zurich should either phone or write: Phone: 0870 2418050 Write: Zurich House, 2 Gladiator Way, Farnborough, Hampshire GU14 6GB