



Insurance & Liability

Research has shown that senior volunteer transportation programs are generally safe and have experienced very few accidents in their 60-year existence in other locations across the U.S.

“Although there is no evidence of frequent, or even infrequent, vehicle crashes or transportation assistance causing property damage or bodily injury, such concerns can pose a major barrier to a volunteer driver program.” (The Beverly Foundation Fact Sheet Series)

The auto insurance carried by SMILES volunteer drivers is always primary. Proof of insurance is a requirement of the program and participants are encouraged to contact their insurance agents to verify that their policies have adequate liability coverage. Research has shown that volunteers experience no increase in their rates due to participation in a transportation program that uses their personal vehicles because rates are based on miles driven not who is riding in the vehicle.

Volunteers are also insured through a CIMA Volunteer Policy purchased by the Blount County Office on Aging that includes excess accident medical, excess liability and excess automobile liability insurance. This insurance is secondary to the personal auto insurance policy.

Volunteers are also covered by the liability insurance carried by the Blount County Community Action Agency (BCCAA).

The State of Tennessee has one of the strongest “Good Samaritan” laws in the country, providing immunity for volunteers if the act or omission was not caused by the volunteer’s malfeasance. TCA §29-20-310; §29-20-403 (2006)

Finally, the federal Volunteer Protection Act of 1997 (Public Law 105-19) provides volunteers immunity when assisting a person in walking to and from vehicles as long as there is no negligence. Auto accidents are not covered by this act, but are covered by the State law.

A rigorous volunteer screening process is in place, including criminal and driving record checks, and 3-4 hours of mandatory training. The training covers insurance concerns and basic driver safety. A driver safety checklist is provided to volunteer drivers.

The SMILES program is partnering with AARP TN and encourages all volunteer drivers to take the AARP Driver Safety course free of charge. This activity will result in a reduction of insurance rates in most cases. The BCCAA insurance carrier will reimburse the SMILES program for expenses related to the AARP course.

For more information on SMiles, contact Blount County Community Action Agency
Joani Shaver, Office on Aging Director at (865) 983-8411 or email jshaver@blountcaa.org



