



SMiles Insurance & Liability Statement

Neighbors driving Neighbors

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 a volunteer’s own medical insurance and automobile liability insurance policies. Liability coverage is also carried by the Blount County Community Action Agency (BCCAA) through TML Risk Management.

On April 27, 2015, the State of Tennessee passed a law, Public Chapter No. 152, protecting any volunteer driver of the elderly through a charitable organization or human service agency, as long as that volunteer is acting in good faith and within the scope of the volunteer’s duties. Gross negligence and willful, wanton misconduct is the only exception.

Finally, the federal Volunteer Protection Act of 1997 (42 U.S.C. Section 14501 et seq.) provides immunity for volunteers serving nonprofit organizations or governmental entities for harm caused by their acts or omissions if the volunteer was acting within the scope of his or her responsibilities; the volunteer was properly licensed, certified or authorized to act; the harm was not caused by willful, criminal or reckless misconduct or gross negligence; and the harm was not caused by the volunteer operating a motor vehicle.

The SMiles program encourages all volunteer drivers to take a Driver Safety course and offers reimbursement for any expense related to obtaining the certificate. This activity may result in a reduction of auto insurance rates.

