



## USE OF PRIVATE VEHICLES ON LGEC BUSINESS – INSURANCE REQUIREMENTS

1. LGEC staff and volunteers need to have adequate insurance cover in case of accidents when using their cars on LGEC business.

2. The basic requirements are as follows:

a) You must have insurance, without financial limits, against claims in respect of:

- (i) Bodily injury to or death of third party;
- (ii) Bodily injury to or death of any passenger;
- (iii) Damage to property of third party.

b) Your insurance policy must contain a clause specifically permitting the use of the vehicle by the policyholder in person on official business. In the case of a vehicle owned by your spouse the insurance policy should specifically cover the use of the vehicle on official business.

3. Insurance policies which are otherwise comprehensive may exclude liability, when a car is parked in the open, for the following items:

- a) Frost damage;
- b) Theft of any part of accessory (unless the vehicle itself is stolen);
- c) Theft of any article left in the car.

4. Sometimes policies may include clauses, for example:

**Excess clause** An otherwise fully comprehensive policy may contain an excess clause requiring the insured to bear the first portion of the claim. Members cannot claim from LGEC any sums incurred as a result of this clause.

5. If you use your car on official business please complete the attached declaration and return it as soon as possible. Mileage will only be paid to staff following completion of the declaration.

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## LGEC – CAR INSURANCE DECLARATION

FOR COMPLETION BY LGEC STAFF AND VOLUNTEERS

I have read the covering note and confirm that:

- a) I know and understand the insurance requirements
- b) I will notify LGEC in writing of any changes which leaves me with less insurance cover if I change my insurance company.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_