

REGULATION #4410.3

INSURANCE ASPECTS OF EMPLOYEE TRAVEL

1. INSURANCE REQUIREMENTS FOR BUSINESS USE OF EMPLOYEE VEHICLES

This information is provided in relation to employees driving private vehicles on authorized Surrey Board of Education “business travel”. Business travel does not include driving “to and from work”.

- 1.1. Employees whose business travel is no more than six days per month require no greater coverage than to and from work.
- 1.2. An employee who utilizes a private vehicle for Board business travel **more** than 6 days a month is **required** by ICBC to have the vehicle’s insurance rated for business use and pay an additional premium.

2. REIMBURSEMENT FOR COST OF “BUSINESS USE” INSURANCE

- 2.1. Employees are eligible for reimbursement of any necessary additional cost of carrying business use insurance:
 - a) Where the cost of business use insurance exceeds the applicable to and from work rate classification.
 - b) For up to \$200, or the amount shown in the applicable collective agreement, per year of additional costs; and
 - c) On presentation of insurance documentation showing that the coverage was in force.
- 2.2. Employees who have carried business use insurance may be reimbursed by forwarding to Fiscal Management Services Department a completed Business Use Vehicle Insurance Reimbursement form along with:
 - a) A photocopy of the vehicle’s insurance documentation evidencing that business use insurance has been in force.
 - b) A completed Insurance Agent’s Declaration of Difference Between Cost of “To and From Work” and “Business Use” Coverage, or similar statement by the employee’s insurance agent.
- 2.3. Fiscal Management Services Department will, after confirming that more than 6 days of business travel were or are likely to be reimbursed per month, reimburse the employee based on the foregoing documentation.

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- 2.4. Those who are reimbursed travel costs based on a monthly vehicle allowance or who are required by contract or collective agreement to be responsible for personal vehicle costs are not eligible for business use insurance reimbursements.

3. REPORTING MOTOR VEHICLE ACCIDENTS

- 3.1. Motor vehicle accidents must be reported to the police and ICBC. Where the accident involves a board owned or leased vehicle, it must also be reported to the school district's Manager, Transportation Services.
- 3.2. When an **employee** is injured in a motor vehicle accident while travelling on school district business, an Employee Incident/Injury Report must be completed to satisfy Workers' Compensation Board requirements (see [Policy #7211 – Employment-Related Injuries \(WCB\)](#), [Regulation #7211.1 – Employment-Related Injuries \(WCB\)](#)).
- 3.3. When a **student** is involved in a motor vehicle accident while travelling in relation to school activities, an Incident Report must be completed to satisfy Schools Protection Program requirements (see [Policy #5815 – Risk Management – Incident Reports](#) and [Regulation #5815.1 – Risk Management – Incident Reports](#)) and the parents/guardian must be notified ([Policy #9615 – Student Accident & Illness at School](#) and [Regulation #9615.1 – Student Accident & Illness at School](#)).

4. SETTLING CLAIMS ARISING FROM ACCIDENTS INVOLVING EMPLOYEE VEHICLES WHILE ON BOARD BUSINESS

- 4.1. An employee is considered to be on authorized board business when kilometrage costs are eligible for reimbursement. Commuting to and from work is not reimbursable and is, therefore, not considered to be board business. Parking at work is not considered to be board business.
- 4.2. Claims arising from accidents involving employee vehicles while on authorized board business are generally settled in the following manner:

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- 4.3. First, in the event of an automobile accident, insurance claims are satisfied pursuant to the coverage carried on the vehicle involved. All physical damage to employee vehicles is settled pursuant to any insurance on the vehicle which the owner has arranged. The district is not responsible for loss or damage to the vehicle or personal property. Accordingly, it is prudent for employees to ensure that appropriate insurance arrangements are established through their insurance agent. Kilometrage reimbursement rates are considered to contain a component to pay for insurance and insurance deductibles.
- 4.4. Second, all school districts automatically have the benefit of the Schools Protection Program provided by the Ministry of Finance, Risk Management Branch. This program provides excess liability coverage for the aforementioned vehicles.
- 4.5. The Workers' Compensation Act mandates coverage for employees which may exclude ICBC personal injury claims of employees incurred while travelling on Board business and in its place provides Workers' Compensation Board coverage.

5. VEHICLE VANDALISM CLAIMS

- 5.1. Where an employee's motor vehicle has been vandalized by a student at the employee's workplace during his/her regular shift or at an approved school/district function, the employee may recover the lesser of the deductible portion of a damage claim, or the cost to repair, to the maximum specified in the applicable collective agreement. For the purpose of this section trustees, exempt staff, principals and vice principals shall be governed by the Teachers' Collective Agreement.

The claim must be made to the Risk Management Services Department on the approved Private Vehicle Damage Claim form including the police case number for the incident and proof that repairs have been carried out.

- 5.2. Where there is no comprehensive insurance coverage on the employee's vehicle to cover vehicle vandalism, reimbursement of costs incurred by the employee will be based on the same methods as described above in 5.1.

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- 5.3. Loss of personal property in an employee's vehicle, is settled pursuant to the employee's homeowner or tenant policy and is not reimbursable by the board.

6. OUT OF PROVINCE EXCESS HOSPITAL/MEDICAL COVERAGE

- 6.1. Where an employee completes an Application for Travel form which involves out-of-province travel, excess hospital/medical coverage is provided to generally pay for costs which exceed British Columbia Health Care programs to a maximum of \$100,000.00. Coverage is limited to a maximum of thirty (30) days for any one trip. When a district trip is extended for personal purposes, the insurance is not extended for the personal period.
- 6.2. This insurance policy does not provide coverage for students and volunteers who are travelling out-of-province. Specific insurance must be purchased for student and volunteer travel out-of-province.

7. GENERAL COMMENT ON INSURANCE

- 7.1. The precise nature of insurance coverage is established by the legal language of insurance policies and legislation. Interpretations of these documents are done in courts. These comments are designed to help establish a general understanding, not provide a detailed analysis.

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[Reg. #9615.1](#)
Form [#6240.20](#)
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Form [#6240](#)