

## Chippenham Link Scheme Information for Volunteers

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1. If you drive your car as a Link Volunteer your normal car insurance provides the same cover as usual. There is information on the following link regarding the processes for insurance companies that have signed up to the Association of British Insurers (ABI) commitment.

<https://www.abi.org.uk/globalassets/files/publications/public/motor/2021/abi-guide-to-volunteer-driving---the-motor-insurance-commitment-2021.pdf>

Contact your insurer if:

- a. they have signed up to the ABI's commitment but they require you to tell them you are a volunteer driver
  - b. they have not signed up to the ABI's commitment as you may have to pay an extra premium to ensure you are fully covered
2. The Link Scheme has put in place additional insurance which protects your 'No Claims Discount' and covers any voluntary excess you may be liable for in the event of an accident occurring while you are driving for Link. The limits are £250 and £150 respectively.
  3. The Link Scheme has a public liability insurance policy which protects both Volunteers and clients. The main elements of the policy are:
    - a. Public liability cover to protect against responsibility for personal injury or damage to property due to negligence up to a maximum of five million pounds.
    - b. Personal Accident cover to benefit Volunteers if they sustain an injury while engaged in Link Scheme activity. Full benefits would apply to anyone between the ages of 16 - 75 and reduced benefits to anyone between over 75.
    - c. Employer's liability provides compensation for Volunteers suffering injury due to the Link Schemes negligence up to a maximum of ten million pounds.
    - d. The activities of the Link Scheme are insured with ANSVAR. Details of the policy are available from the Treasurer.