**Circular 0017/2016, Indemnity Declaration Form for Teachers using personal cars on school business**

We’ve had some queries in relation to Circular 0017/2016, regarding staff using their cars while on school business. We asked Allianz to provide some information and guidance, and thank them for the following FAQ:

*Teachers, Secretaries and Bursars will often use their private cars in connection with School activities such as bringing pupils to sports event or to a doctor. The use of private cars by teachers and other staff generates a lot of debate regarding which Policy should respond in the event of a road traffic accident and our advices regarding same are set out hereunder*

**Does the Allianz School Protection Policy cover a Teacher’s Road Traffic Act liability whilst using their car on School business?**

No. The teacher’s liability for passengers in a car or for any third party injury or damage arising from the use of a teacher’s car on school business is a matter solely for the teacher's motor insurance. However, liability which attaches to the Board of Management in the event that the teacher's insurance should prove defective, is covered by the School Protection Policy.

**How should teachers arrange their motor insurance?**

Like any individual, teachers are free to arrange their motor insurance with whatever insurer they wish. Bearing in mind, however, that teachers may carry pupils to sports matches or to hospital in an emergency, some advice is necessary.

It is quite common for insurers to offer insurance with use of the vehicle on what is known as a Class 1 basis. This provides cover for Social, Domestic and Pleasure usage of the vehicle. To include carrying of pupils, school equipment etc. in their own car, teachers are advised to have the extended Class 1 usage of the vehicle which is Social, Domestic and Pleasure and use by the insured in person for his/her business.

These additional words are important and will give the additional cover required only when the teacher insured is driving. In most instances NO additional premium should be required by insurers, however this does not apply to all insurers. The teacher should therefore check the position with his/her insurer **before** committing to any such arrangement with their school.

**Note** where the vehicle is insured with Allianz (Direct) there is no charge for "extended Class 1 use" cover.

**What if the teacher has an accident whilst using his / her car on school business?**

The teacher's motor insurance will cover any liability arising out of the use of the car. If Comprehensive cover has been arranged then it will also cover damage to the teacher's car. But there will be an excess (or amount deducted from the amount of the claim payable by the teacher insured) and the possible loss of No Claim Bonus / Discount.

**Why should the teacher have to suffer loss and lose No Claim Bonus when he/she is using the car on behalf of the school?**

This problem has been recognised and we have extended the Custodian School Protection policy to include such financial loss suffered by a teacher in the event of involvement in an accident whilst using the car on behalf of the school. The limits any one claim provided are:

**(a)** Loss of No Claim Bonus / Discount **€3,500**

**(b)** Premium Loading **€3,500**

**What if the teacher's motor insurance is not Comprehensive?**

The policy cover has also been extended to include damage to a teacher's car in the event of an accident whilst using the car on behalf of the school for a limit of **€50,000.**

**What about teachers and other staff cars parked in the school grounds?**

It is not uncommon for teachers and other staff to park their cars in the school grounds however it should be remembered that

(a) the Board of Management make spaces available only as a concession

(b) the Board of Management does not make a charge for such spaces

and

(c) the Board of Management does not undertake to safeguard the vehicles whilst parked

therefore cars parked in the school grounds are parked at the owners own risk.

Any injury or damage caused by or to a teacher's or staff members car whilst parked on the school premises is a matter for the car owners own motor insurance.

**Is driving to and from School a School Related Activity?**

Driving to and from a persons normal place of work is not a School Related Activity and consequently the Motor Contingency and Use of Teachers Car Extensions provided under the Allianz School Protection Policy would not apply in respect of any injury loss or damage which arises while a teacher or other staff member is travelling to and from work in the normal course of their day to day activities