



VOLUNTEER DRIVING – THE MOTOR INSURANCE COMMITMENT

Motor insurers recognise that policyholders who want to help their communities through volunteer driving need clear and accurate information. We've put together the list below to help. The information is also contained in a document that you can print and distribute. That document can be found on the right-hand side of this page. Please note that this list will be updated as and when any changes are notified. Please ensure you have the latest version by checking our website.

First, check who your **insurer** is. This information will be on your policy documentation. Sometimes this is different from the company who sold you your insurance. It is important to remember that this commitment applies to private cars insured on private car insurance policies only, except where clearly stated below. Remember also that when you declare your annual mileage when buying insurance, you should include your volunteer driving in that.

Check on the list below, and you will see any conditions around volunteer driving that your insurer might have and which voluntary activities they cover. Some insurers want you to contact them to let them know if you do volunteer. Contact information is either provided below or can be found on your policy documentation.

If you are using your own car for voluntary purposes to support others who are impacted by Covid-19, your cover will not be affected. You do not need to contact your insurer to update your documents or extend your cover. This applies to all voluntary activities relating to Covid-19 such as transporting patients, equipment, medicines, groceries or other essential supplies, and includes NHS Volunteer Responders.

Please note that Community First Responders and other 'Blue Light' volunteers are generally excluded from the volunteer drivers' commitment. Some insurers have indicated that they would offer cover on the same basis as for other voluntary activities that are covered, so we recommend that anyone wishing to volunteer their time to this service should contact their insurer or broker directly using the contact details provided in their policy documents or below.

Current HMRC mileage rates can be found at www.hmrc.gov.uk/rates/travel.htm

Our commitment:

The insurers named will insure their policyholders to carry out voluntary driving, that is, the use of a vehicle they own in connection with, or for the benefit of, charities, voluntary organisations, clubs or societies, under the conditions set out below, where payment does not exceed the HMRC mileage rates in force at that time. This does not cover use for hire or reward or vehicles owned by, hired to or lent to the voluntary organisation.

Insurer	Does this insurer charge? Are there any exceptions?	Class of use	What voluntary activities does this insurer cover?	Do customers need to tell this insurer that they intend to drive for volunteering purposes?
1st Central	This company does not charge extra for volunteer driving.	Social, domestic and pleasure (SD&P)	NHS volunteering activity only	No
ABC Insurance	This company does not charge extra for volunteer driving.	Social, domestic and pleasure (SD&P)	All (Note: Products sold via a broker may differ, therefore	Yes

			please contact the insurance broker or intermediary who sold you the policy to check any cover limitations)	Please contact the insurance broker who sold you the policy. Their details will be in the policy documentation.
Admiral	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All except community first responder and other 'Blue Light' volunteers	No
Advantage Insurance Company Ltd	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All except community first responder and other 'Blue Light' volunteers	No
Acromas Insurance Company Ltd	This company does not charge extra for volunteer driving.	Social, domestic and pleasure (SD&P).	All except community first responder and other 'Blue Light' volunteers	Yes, if the volunteering is for a club or society. Please contact the insurance intermediary who arranged your insurance. Your policy documentation will have their contact details.
Aioi Nissay Dowa Insurance Company of Europe Limited	This company does not charge extra for volunteer driving for UK registered voluntary organisations.	Social, domestic and pleasure (SD&P)	All. Please tell us if the volunteering is for a voluntary organisation that is not UK registered or is a "club" or "society".	Yes, please tell us if the volunteering is for a club or society. For policies bought through Saga please contact them on: New business: 0800 484 184 Existing business: 0800 056 9167
Ageas	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All except 'Blue Light' volunteers.	No
Allianz Ireland (including Northern Ireland)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All with some exceptions: Additional named drivers may not be covered. Please inform the insurer if the volunteer is a named driver. Extension of cover is restricted to religious, charitable or voluntary organisations. Normal acceptance protocol will apply for clubs and societies.	Yes Customers who bought through a broker should contact the broker. Customers who bought direct from Allianz should either phone or email: Phone: 28090 828 828 Email: info@allianz-ni.co.uk
Amlin UK	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	Contact the insurance broker or intermediary who sold you the policy to check any cover limitations	Yes Please contact the insurance broker who sold you the policy. Their details will be in the policy documentation.



Amlin Insurance (UK) Plc	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	Contact the insurance broker or intermediary who sold you the policy to check any cover limitations.	Yes Please contact the insurance broker who sold you the policy. Their details will be in the policy documentation.
Aviva Insurance	This company does not charge extra for volunteer driving. Exception: overall mileage will be taken into account in the premium calculation.	Social, domestic and pleasure (SD&P)	All	No
AXA	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Additional Business Use: commuting, All Business uses.	All	No
Bell	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All except community first responder and other 'Blue Light' volunteers	No
CGICE	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	Contact your insurance provider to check any cover limitations.	No
Chaucer Insurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All	No
Churchill Insurance (Underwritten by UK Insurance)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Business Use can also be added if the Customer requests this. However, an additional premium may apply and a revised certificate of insurance will be issued.	All	Yes Phone: 0345 6033551
Citroen Insurance (underwritten by U K Insurance)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Business Use can also be added if the Customer requests this. However, an additional premium may apply and a revised	All	Yes 0370 125 6616

		certificate of insurance will be issued.		
Clydesdale Bank Motor Insurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All	No
Collingwood Insurance Company Ltd	Not in the normal course of events. The insurer reserves the right to impose terms and/ or extra premium if they feel the risk merits such action.	Social, domestic and pleasure (SD&P)	All except community first responder and other 'Blue Light' volunteers	Yes Please contact the insurance broker who sold you the policy. Their details will be in the policy documentation.
Co-op Insurance: Car	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P). At the customer's request, the use provided may be extended to include business use and/or commuting - an additional premium may apply in these circumstances.	All except community first responder and other 'Blue Light' volunteers	No
Co-op Insurance: Ecoinsurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P). At the customer's request, the use provided may be extended to include business use and/or commuting - an additional premium may apply in these circumstances.	All except community first responder and other 'Blue Light' volunteers	No
Co-op Insurance: Young Driver Insurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P). At the customer's request, the use provided may be extended to include business use and/or commuting - an additional premium may apply in these circumstances.	All except community first responder and other 'Blue Light' volunteers	No
Cornish Mutual	Not in the normal course of events. The insurer reserves the right to impose terms and/ or extra premium if they feel the risk merits such action.	Social, domestic and pleasure with Personal business use.	Please contact your insurance provider to check any cover limitations.	Yes Phone: 01872 277151 Write: Cornish Mutual assurance Co Ltd, CMA House, Newham Road, Newham, Truro, TR1 2SU Email: eng@cornishmutual.co.uk

Coveá Insurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	Contact the insurance broker or intermediary who sold you the policy to check any cover limitations	Yes Please contact the insurance broker who sold you the policy. Their details will be in the policy documentation or alternatively call our Customer Services team on 0330 221 0444
Diamond	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All except community first responder and other 'Blue Light' volunteers	No
Direct Line Insurance (Underwritten by UK Insurance)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Business Use can also be added if the Customer requests this. However, an additional premium may apply and a revised certificate of insurance will be issued.	All	Yes
Drive Smart (Sabre)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Additional Business Use: commuting	All	Yes Phone: 01306 740074 and select the Underwriting Department option
eBike (Brightside)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	Contact the insurance broker or intermediary who sold you the policy to check any cover limitations	Yes email: Egroup.helpdesk@egroupltd.co.uk
Elephant	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All except community first responder and other 'Blue Light' volunteers	No
ERS	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) use	All	No
Esure car insurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All	No
eVan	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All except voluntary activities involving carrying passengers	Yes Email: Egroup.helpdesk@egroupltd.co.uk
First Alternative car insurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All	No



FordInsure / Ford Van	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All except community first responder and other 'Blue Light' volunteers	No
Geoffrey Insurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All	No
Go Girl (Sabre)	This company does not charge extra for volunteer driving	Social, Domestic and Pleasure, additional business use Commuting.	All	Yes Phone: 01306 740074 and select the Underwriting Department option
Highway Insurance	This company does not charge extra for volunteer driving.	Social, domestic and pleasure (SD&P)	All (Note: Products sold via a broker may differ, therefore please contact the insurance broker or intermediary who sold you the policy to check any cover limitations)	Yes Please contact the insurance broker who sold you the policy. Their details will be in the policy documentation.
Hiscox Insurance Company	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	Contact the insurance broker or intermediary who sold you the policy to check any cover limitations.	Yes Please contact the insurance broker who sold you the policy. Their details will be in the policy documentation.
Horizon Insurance Company	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Additional Business Use: commuting, All Business uses.	Contact your insurance provider to check any cover limitations.	No
Insure 2 Drive (Sabre)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Additional Business Use: commuting	All	Yes Phone: 01306 740074 and select the Underwriting Department option
KGM Motor (Underwritten by Canopus)	Not in the normal course of events. The insurer reserves the right to impose terms and/ or extra premium if they feel the risk merits such action.	Social, domestic and pleasure (SD&P)	Contact the insurance broker or intermediary who sold you the policy to check any cover limitations.	Yes Please contact the insurance broker who sold you the policy. Their details will be in the policy documentation.
LV=	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All (Note: Products sold via a broker may differ, therefore please contact the insurance broker or intermediary who sold you the policy to check any cover limitations)	No

Markerstudy Insurance Company Limited	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All	No
MORE THAN / MORE THAN BUSINESS (RSA)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All	No
MOTABILITY	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All	No
Motability select	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All	No
National Trust Motor Insurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	Contact your insurance provider to check any cover limitations.	No
Nat West Insurance (Underwritten by U K Insurance)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Business Use can also be added if the Customer requests this. However, an additional premium may apply and a revised certificate of insurance will be issued.	All	Yes 0800 051 0289
NFU Mutual	This company does not charge extra for volunteer driving	All classes of use	All	No
Novae	This company does not charge extra for volunteer driving.	Social, domestic and pleasure (SD&P)	Contact the insurance broker or intermediary who sold you the policy to check any cover limitations	No
Peugeot Insurance (underwritten by U K Insurance)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Business Use can also be added if the Customer requests this. However, an additional premium may apply and a revised certificate of insurance will be issued.	All	Yes Phone: 0370 024 0269



Premier Underwriting Ltd	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All except community first responder and other 'Blue Light' volunteers	Yes Please contact the insurance broker who sold you the policy. Their details will be in the policy documentation.
Privilege Insurance (Underwritten by UK Insurance)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Business Use can also be added if the Customer requests this. However, an additional premium may apply and a revised certificate of insurance will be issued.	All	Yes Phone: 0800 051 6990
Provident	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	Contact the insurance broker or intermediary who sold you the policy to check any cover limitations.	Yes Customers should phone 03300 240123 or e-mail help@providentinsurance.co.uk
Prudential Insurance (underwritten by U K Insurance)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Business Use can also be added if the Customer requests this. However, an additional premium may apply and a revised certificate of insurance will be issued.	All	Yes Phone: 0345 605 9260
QBE	This company does not charge for volunteer driving	Social, domestic and pleasure (SD&P) Business use can also be added if the Customer requests this. An additional premium may apply and a revised certificate of insurance will be issued.	All except community first responder and other 'Blue Light' volunteers	



RBS Insurance (Underwritten by U K Insurance)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Business Use can also be added if the Customer requests this. However, an additional premium may apply and a revised certificate of insurance will be issued.	All	Yes 0345 246 0453
Royal London (underwritten by U K Insurance)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Business Use can also be added if the Customer requests this. However, an additional premium may apply and a revised certificate of insurance will be issued.	All	Yes 0845 605 9223
Royalties (underwritten by U K Insurance)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Business Use can also be added if the Customer requests this. However, an additional premium may apply and a revised certificate of insurance will be issued.	All	Yes 0870 024 2441
Royal & Sun Alliance (RSA, More than Business and More than)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All	No
Sabre	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Additional Business Use: commuting	All	Yes Phone: 01306 740074 and select the Underwriting Department option



Sainsbury (where underwritten by esure up to 31.05.11)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All	No
Sainsbury (where underwritten by U K Insurance-effective 01.06.11)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Business Use can also be added if the Customer requests this. However, an additional premium may apply and a revised certificate of insurance will be issued.	All	Yes Phone: 0800 210 0247
Serviceline	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	Contact your insurance provider to check any cover limitations.	Yes Phone: 01245 396500
Sheilas' Wheels	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All	No
Southern Rock Insurance	This company does not charge extra for volunteer driving. However, this company does not allow volunteer drivers to carry passengers.	Social, domestic and pleasure (SD&P)	All except voluntary activities involving carrying passengers.	Yes email: info@sricl.com telephone - 0344 776 5670
Swiftcover	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Additional Business Use: commuting, All Business uses.	All	No
Tesco Underwriting Limited (for Tesco Car Insurance policies underwritten by Tesco Underwriting Limited)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All	No

Trinity Lane Insurance Company Ltd	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	Contact the insurance broker or intermediary who sold you the policy to check any cover limitations.	No, unless you require confirmation. In which case, please contact the insurance broker who sold you the policy.
U K Insurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Business Use can also be added if the Customer requests this. However, an additional premium may apply and a revised certificate of insurance will be issued.	All	Yes 0370 024 2479
Volvo Car Insurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	Contact your insurance provider to check any cover limitations.	No
YourCar	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P) Business Use can also be added if the Customer requests this. However, an additional premium may apply and a revised certificate of insurance will be issued.	Contact your insurance provider to check any cover limitations.	Yes 0845 246 8191
Yorkshire Bank Motor Insurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All	No
Yorkshire Building Society Motor Insurance	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All	No
Zenith Insurance Plc	This company does not charge extra for volunteer driving Exception: Please tell us if the volunteering is for a club or society.	Social, domestic and pleasure (SD&P)	Contact the insurance broker or intermediary who sold you the policy to check any cover limitations.	No, unless a club or society is involved. If the volunteering is for a club or society Please contact the insurance broker or intermediary who sold you the policy. Their details will be in the policy documentation.

Zurich Car Solutions	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All except community first responder and other 'Blue Light' volunteers.	Yes, if they have any doubt that their intended usage would not be regarded as volunteer driving. Customers who bought through a broker should contact the broker. Customers who bought direct from Zurich should either phone or write: Phone: 0870 902 1272, Write: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire, PO15 7JZ
Zurich Car Insurance (Direct)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All except community first responder and other 'Blue Light' volunteers.	Yes, if they have any doubt that their intended usage would not be regarded as volunteer driving. Customers who bought direct from Zurich should either phone or write: Phone: 0800 408 0975, Write: Zurich Insurance plc, Shurdington Road, Cheltenham, Gloucestershire, GL51 4UE
Zurich Car Solutions (Broker)	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All except community first responder and other 'Blue Light' volunteers.	Yes, if customers have any doubt that their intended usage would not be regarded as volunteer driving they should contact the broker or intermediary who arranged the policy.
Zurich Commercial	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All except community first responder and other 'Blue Light' volunteers.	Yes, if they have any doubt that their intended usage would not be regarded as volunteer driving. Customers who bought through a broker should contact the broker. Customers who bought direct from Zurich should either phone or write using the contact details in their policy documents