

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 included in 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.

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.

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
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 (Hastings Group Company)	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. For policies bought through Saga please contact them on: New business: 0800 484 184 Existing business: 0800 056 9167
Aioi Nissay Dowa Insurance Company of Europe Limited	This company does not charge extra for volunteer driving.	Social, domestic and pleasure (SD&P)	All, as long as not done for profit.	No

Ageas	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All except 'Blue Light' volunteers.	No
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 except community first responder and other 'Blue Light' volunteers.	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 except community first responder and other 'Blue Light' volunteers	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
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	All	Yes Phone: 0345 301 1648

		certificate of insurance will be issued.		
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 certificate of insurance will be issued.	All	Yes Phone: 0370 125 6616
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.
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 Email: askus@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
Esure car insurance	This company does not charge extra for volunteer driving. From May/June 2025 we will exclude 'Blue light' cover.	Social, domestic and pleasure (SD&P)	All except 'Blue Light' volunteers	No
First Alternative car insurance	This company does not charge extra for volunteer driving. From May/June 2025 we will exclude 'Blue light' cover.	Social, domestic and pleasure (SD&P)	All except 'Blue Light' volunteers	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
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.
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
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

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
NFU Mutual	This company does not charge extra for volunteer driving	all motor policies cover the use of your vehicle on behalf of any voluntary organisation when unrelated to your business, trade or profession and where you receive no payment.	All	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	This company does not charge extra for volunteer driving	Social, domestic and pleasure (SD&P)	All	Yes Phone: 0800 051 6990

(Underwritten by UK Insurance)		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.		
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
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 & Sun Alliance (RSA)	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
Sheilas' Wheels	This company does not charge extra for volunteer driving. From May/June 2025 we will exclude 'Blue light' cover.	Social, domestic and pleasure (SD&P)	All except 'Blue Light' volunteers	No
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 except community first responder and other 'Blue Light' volunteers.	No
Trinity Lane Insurance Company Limited	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)	All	Yes 0370 024 2479

		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.		
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 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