



# WAIVER OF AUTO LIABILITY

## DRIVER POLICY - PERSONAL VEHICLES:

Independent Contractors may drive their personal vehicle for company business, including driving to job sites, running errands for the agency, and transporting participants. Futures places a great emphasis on the safe operation of all vehicles. Independent Contractors who drive their personal vehicle are required to adhere to all agency Driver & Vehicle policies and procedures.

**Auto Insurance:** A waiver of liability must be signed by the Independent Contractor at hire if s/he is to transport participants in his/her car and/or use their own car for company business or work errands. Futures Explored does not carry insurance to cover the Independent Contractor's car and occupants. It is the car that is insured, not the driver or Futures. If an Independent Contractor is working or running an errand for work and causes an accident, it is on the Independent Contractor's insurance. If an Independent Contractor has a participant with them and the participant puts the Independent Contractor's driving at risk and an accident is caused, it is on the Independent Contractor's insurance.

Futures Explored carries non-owned auto liability insurance in case of lawsuits resulting from an accident. If an Independent Contractor is involved in an accident during service, his/her own insurance coverage takes care of the claim. Futures' insurance only supplements the Independent Contractor's insurance if there is a claim or lawsuit above the limit of the Independent Contractor's liability coverage.

**Vehicle Operation & Equipment:** For Independent Contractors who drive participants on a daily basis and/or on a planned outing:

- Independent Contractor must perform a Vehicle Inspection, before and after operation of a personal vehicle, and document it on the Vehicle Inspection Report form.
- Independent Contractor must check out a Futures kit stocked with a fire extinguisher, emergency flares, booster cable, and a first aid kit (unless they have their own such equipment). All drivers are trained on how to use the equipment in the vehicle.

*ALL COMPANY DRIVERS are required to furnish a valid California Driver License, evidence of their auto liability coverage for bodily injury or property damage and a DMV printout of their driving record before start and at any time during service upon request.*

**RECOMMENDATION:** Should any Independent Contractor use their own car for work errands, Futures recommends a minimum of \$100,000 per occurrence, \$300,000 per accident with \$100,000 for property damage or \$300,000 combined single limit.

Should any Independent Contractor transport participants or other passengers, Futures recommends a minimum of \$500,000 per person, \$500,000 per accident with \$100,000 for property damage.

I, \_\_\_\_\_, am willing to drive to job sites, run errands for the agency, and/or transport participants in my personal vehicle depending on program needs. I am aware that any accident, either through my fault or another's, will be my responsibility and that of my insurance company. Futures Explored, Inc. carries no insurance for personal vehicles.

OR

I, \_\_\_\_\_, am willing to drive to job sites and run errands for the agency, but NOT willing to transport participants in my personal vehicle depending on program needs. I am aware that any accident, either through my fault or another's, will be my responsibility and that of my insurance company. Futures Explored, Inc. carries no insurance for personal vehicles.

\_\_\_\_\_  
Independent Contractor Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Director/Coordinator Signature / Title

\_\_\_\_\_  
Date