

SITE OPERATIONS CIRCULAR NO. 1019

Legal Services Division

Page 2

SITE OPERATIONS CIRCULAR NO. 1019

Legal Services Division

SAN DIEGO UNIFIED SCHOOL DISTRICT

Date: February 15, 2018

To: Principals, Area Superintendents

Subject: DISTRICT INSURANCE REQUIREMENTS FOR VOLUNTEER FIELD TRIP CHAPERONES DRIVING PRIVATE VEHICLES

Department and/or

Persons Concerned: All Administrators

Reference: Administrative Procedures 4585, 4586, 4587

Brief Explanation:

District field trips and transportation issues are addressed in Administrative Policy (“AP”) numbers 4585, 4586 and 4587. AP 4586 specifies acceptable modes of transportation, which includes privately owned vehicles (C.3.c.) The policy permits private transportation of students, as long as certain safety precautions are taken. See subsections 1-5.

Section 4 deals with private automobile insurance and reads, in pertinent part, as follows: “The driver is advised to carry automobile insurance coverage available to him/her for this purpose. Drivers are strongly urged to carry \$100,000/\$300,000 liability coverage.”...

Although the insurance coverage limits of \$100K per person/\$300K per accident are not requirements, they are strong recommendations. The purpose of the suggested limits is threefold: to provide student passengers with sufficient coverage in the event of an accident, to protect the parent/driver in the event of an auto accident – the car’s limits are primary – and to protect the District, since it may have to cover any liabilities in excess of the driver’s insurance in the event of insufficient insurance coverage for a school-related trip. While employees or parents are already required to have minimum limits under State law to operate motor vehicles on the highways, when they undertake transportation of students, they have a higher duty of care. **The District can’t ask or require employees or parents to purchase additional coverage but can make reasonable decisions about who gets to transport children for school events-since there are alternative modes of transportation.** It is within the school’s discretion to recommend the stated limits but allow employees or parents with at least \$50K/\$100K limits to drive (for vans or vehicles carrying more than 4 students \$100K/\$300K is required). Minimum limit policies are not appropriate for parents who are transporting children other than their own. Auto liability limits are found on the declarations sheet or first page of an insurance policy.

SITE OPERATIONS CIRCULAR NO. 1019

Legal Services Division

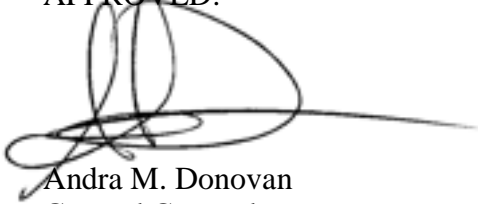
Page 2

The principal always has the discretion to deny a request to drive if he or she has concerns about a volunteer driver.

If you have any questions regarding the above, please contact the Risk Management Office at (858) 627-7345.

Ashley Fenton, Manager
Insurance and Risk Services

APPROVED:

A handwritten signature in black ink, appearing to read 'A. Donovan', with a long horizontal flourish extending to the right.

Andra M. Donovan
General Counsel

AF/ck:dmh