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Reducing Risk for YMCAs

Prescreening Drivers

Auto accidents have the potential for catastrophic injuries and fatalities for which the Y could be held liable. Ys should prescreen employees or volunteers who drive on their behalf.

Prescreening drivers can prevent a serious auto accident and avoid allegations of negligent entrustment of an auto. This also applies to folks using their own personal car on Y business.

Tips for YMCA-Owned Vehicles:

1. Preapprove any driver before they drive on your behalf. You should always know their driving record before an accident happens in a Y vehicle.
2. Order a driver's motor vehicle record (MVR) as part of the approval process. Your insurance broker can help with this. Due to privacy laws, each driver must give written approval to order their MVR. Contact me if you need the forms.
3. Determine if the MVR meets recommended driver guidelines.
4. Maintain an approved drivers list for Y vehicles so this info is readily available to staff. They should not ask someone to drive who is not on the list.
5. Van/bus drivers should take a defensive driving course annually. This can be done online or in a class and should be documented in writing.
6. Preapproving drivers is an ongoing process during the year—not just when your insurance policy renews. You should know a person's record before a news reporter finds out after an accident has occurred.

Tips for Employees/Volunteers Regularly Driving Their Own Cars on Y Business:

- 1.-3. These are the same as for drivers of Y vehicles.
4. Maintain a separate drivers list for non-Y vehicles. These folks are referred to as non-owned auto drivers, since the YMCA does not own the vehicles of the employees or volunteers.
5. Employee/volunteer drivers need to give you a copy of their auto ID card so you know their car is insured. They should have auto liability limits of at least \$100,000.

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