

WASHINGTON-SARATOGA-WARREN-HAMILTON-ESSEX
BOARD OF COOPERATIVE EDUCATIONAL SERVICES

ADMINISTRATIVE REGULATION

PERSONAL AUTO USE FOR SCHOOL BUSINESS PURPOSES

In the event that a parent, staff member, and/or volunteer acts under the direction of the Washington-Saratoga-Warren-Hamilton-Essex BOCES to use one's own vehicle for school business and/or to transport student(s), it is understood by the driver of such vehicle that insurance coverage exists as described below:

1. The BOCES Workers' Compensation would cover an employee driver for injury and loss of time.
2. Primary insurance coverage for claims filed by non-passengers (operators of other vehicle(s) and/or pedestrians, etc.) is the responsibility of the driver's policy; secondary liability coverage in excess of driver's insurance is provided by the BOCES.
3. Physical damage to driver's vehicle would be covered by driver's own auto insurance, if such coverage exists (collision and comprehensive). Any deductible is the owner's responsibility.
4. Injuries sustained by students would be covered by the driver's auto, no-fault insurance, as required by New York State law.
5. The insurance company that issues the BOCES policy would respond to a law suit, according to provisions, filed by student, if negligence on the part of the BOCES was claimed.