

Annual Verification of Personal Auto Insurance Policy - Volunteers

Montezuma Valley Volunteer Community Service Organization (MVVCSO)

Effective Date: June 28, 2025

Purpose

The Montezuma Valley Volunteer Community Service Organization (MVVCSO) is committed to ensuring the safety of its volunteers, staff, and community members during organization-related activities, including transportation services provided by volunteers. This Annual Verification of Personal Auto Insurance Policy establishes requirements for volunteers who use personal vehicles for MVVCSO activities, such as transporting residents to events or delivering materials, to maintain valid personal auto insurance. This policy aligns with MVVCSO's 2025 Bylaws, the Code of Ethics and Conduct, and applicable laws, including California Vehicle Code § 16020 and the California Nonprofit Integrity Act, to promote safety, transparency, and compliance with grant funding requirements.

Scope

This policy applies to:

- All volunteers who use personal vehicles for MVVCSO activities, including but not limited to transportation for community members, delivery of food bank supplies, or distribution of informational materials (Article XIII).
- Any other individuals designated by the Board to represent MVVCSO in activities requiring the use of personal vehicles (e.g., Volunteer Committee members, community liaisons).

Policy Principles

1. Insurance Requirement

- Volunteers using personal vehicles for MVVCSO activities must maintain valid personal auto insurance meeting or exceeding California's minimum liability requirements (California Vehicle Code § 16056), including:
 - \$15,000 for injury/death to one person.
 - \$30,000 for injury/death to more than one person.
 - \$5,000 for property damage.
- Volunteers must provide proof of insurance annually to the Volunteer Committee or designated officer (e.g., Secretary).

2. Annual Verification Process

- Volunteers must submit a copy of their current auto insurance policy or declaration page, showing coverage dates and liability limits, by January 31 each year or within 30 days of beginning volunteer activities involving personal vehicles.
- Submissions shall be sent to the Volunteer Committee at 37370 Montezuma Valley Rd, Ranchita, CA 92066, or via email to ranchita@mvvcsso.org.
- The Volunteer Committee shall verify compliance and maintain records, ensuring confidentiality per the California Consumer Privacy Act (CCPA) (Article VII, Section 1).

3. Transparency and Accountability

- Verification records shall be accessible to the Board and Finance Committee for audit purposes, with de-identified summaries included in the annual report to demonstrate compliance with grant requirements (Article VII, Section 3).
- Volunteers must report any lapse, cancellation, or change in insurance coverage to the Volunteer Committee within 7 days.
- Failure to maintain valid insurance or report changes may result in suspension from vehicle-related volunteer activities, per the enforcement provisions below.

4. Safety and Community Focus

- Volunteers must operate vehicles safely and comply with all California traffic laws (California Vehicle Code § 21000 et seq.), prioritizing the safety of passengers, including elderly, disabled, or mobility-limited residents (Article XII).

- Volunteers providing transportation shall adhere to MVVCSO's Inclusivity Policy (Article XII) and Accessibility Policy (Article XV), ensuring accommodations for passengers as needed (e.g., safe entry/exit, assistance for mobility devices).

5. Compliance with Bylaws and Laws

- This policy aligns with MVVCSO's 2025 Bylaws, particularly Article XIII (Volunteer Programs) and Article XV (Accessibility), and supports the organization's commitment to responsible stewardship (Code of Ethics, Principle 4).
- Volunteers must comply with all applicable laws, including California Vehicle Code requirements and the Americans with Disabilities Act (28 CFR § 36), when transporting community members.

Enforcement

Reporting Non-Compliance

- Suspected violations (e.g., expired insurance, unreported coverage changes) shall be reported to the Volunteer Committee via the Secretary (37370 Montezuma Valley Rd, Ranchita, CA 92066, or ranchita@mvvcsso.org).
- Reports will be investigated confidentially by the Volunteer Committee, with findings reported to the Board, excluding confidential details, per Article VI, Section 1D.
- Whistleblowers are protected from retaliation under Article XI and California Labor Code § 1102.5.

Consequences of Violations

Violations may result in:

- Verbal or written warning, documented by the Volunteer Committee.
- Suspension from vehicle-related volunteer activities until compliance is restored.
- Removal from volunteer roles for repeated or willful non-compliance, per Article IV, Section 4, and the Code of Ethics and Conduct.
- Restitution for damages caused by uninsured or unsafe operation, as determined by the Board.

- Referral to legal authorities for violations of California Vehicle Code or other laws, as applicable.

Appeals

- Volunteers disciplined may request a review by the Board within 14 days of notification.
- A special meeting will be convened per Article III, Section 4B, with a final decision made by majority Board vote.

Training and Implementation

- Volunteers using personal vehicles must complete an annual training session, coordinated by the Volunteer Committee, covering this policy, safe driving practices, and accessibility accommodations (Article XIII).
- Training will include modules on California Vehicle Code requirements, CCPA compliance, and MVVCSO's Inclusivity and Accessibility Policies.
- This policy shall be posted within 7 days at the food bank lot, community bulletins, and online (if available), in large-print and screen-reader-compatible formats, per Article XV.
- The annual report shall summarize training participation and compliance metrics (e.g., number of verified policies), certified by the President, Secretary, or a CPA (Article VII, Section 3).

Review

- The Volunteer Committee shall review this policy annually, with updates approved by a majority Board vote and posted publicly within 7 days (Article VI, Section 1D; Article XV).
- Voting Members may propose amendments via the Annual General Meeting or special meeting (Article VIII).

Affirmation Statement

I, the undersigned, affirm that I have read, understand, and agree to abide by the MVVCSO Annual Verification of Personal Auto Insurance Policy. I commit to maintaining valid personal auto insurance, reporting changes promptly, and operating vehicles safely in alignment with MVVCSO's mission and policies. I acknowledge that failure to comply may result in disciplinary action, including suspension, removal, restitution, or legal consequences, as outlined in this policy and MVVCSO Bylaws.

Name: _____ Role: Volunteer

Signature: _____ Date: _____