

u3a Canterbury & District – Vehicle Ride Sharing Policy

1. Introduction

- 1.1 Vehicle Ride Sharing is where the vehicle driver offers lifts in his/her vehicle and the passengers agree to contribute to costs.
- 1.2 All u3a Canterbury & District's activities are subject to the conditions of its Third Age Trust Insurance. This insurance specifically excludes the use of motor vehicles in circumstances which require compulsory insurance under the Road Traffic Act.
- 1.3 Ride sharing is a **private** agreement between driver and passenger. Canterbury u3a bears no responsibility for such agreements. If drivers have any doubt about whether their own insurance covers such an activity then they should contact their own insurers direct. See also the guidance issued by the Association of British Insurers (ABI) in section 2 below.
- 1.4 Canterbury u3a members may want to **contribute** to the costs of vehicle ride sharing. The u3a mutual aid principle is that no payments are made to members for services (eg. driving) neither should a profit be made (in this case by a driver).
- 1.5 Contributions are shared by the driver and passenger(s) and are to be agreed prior to the journey.

2. ABI Guidance on Ride Sharing

The Association of British Insurers (ABI) states on their web site:-

“The ABI is supportive of ride sharing platforms. ABI motor insurers have agreed that your insurance cover will not be affected if your passengers contribute towards your journey costs (including fuel, vehicle depreciation and associated vehicle running costs), as long as lifts are given in a vehicle seating eight passengers or less. This does not apply if you make a profit from payments received or if carrying passengers is your business.

We recommend that if you are part of a car or ride sharing scheme, you check the terms and conditions carefully and speak to your insurer to check you have the right level of cover”.

3. Car Sharing

This u3a policy does not apply to car sharing, which the ABI specifically refers to the case where a particular vehicle has shared access for use by different persons, who do not necessarily own the vehicle. It quotes three car sharing models, namely National Car Clubs (e.g. Zip Car); Community led car clubs; and Peer to Peer sharing (individuals or organisations which hire out underused vehicles to local members by the hour).

This Policy was agreed by the committee at its meeting on 12.08.2024