
Use of County Vehicles for Transportation of 4-H Participants

For years, some counties have allowed the use of county vehicles by CSU Extension to transport 4-H participants to various events in and out of the state. While this Technical Update addresses 4-H participants, the information is general and counties should be cautious whenever a vehicle is loaned and make sure the use of the vehicle is for county purposes.

While the county is responsible for financial assistance, the county is not required to provide property or vehicles to CSU Extension. Because this use of vehicles has been an ongoing practice, it is our intent is to make counties aware of the risk they assume when vehicles are loaned.

CAPP Provides Coverage

If a county chooses to loan their vehicles to CSU Extension, member counties of the Colorado Counties Casualty and Property Pool have coverage for this practice under permissive use of a county vehicle. However, counties should be aware of the risk they assume by allowing this practice.

County's Loss Ratio Impacted

If an accident occurs in which the county vehicle driver is at fault, the loss would be charged against the loss ratio of the county. An increase in loss ratio can result in an increase in your CAPP contribution.

Colorado Governmental Immunity Act

Under the Colorado Governmental Immunity Act (CGIA), the claim costs are limited to \$387,000 for any injury to one person in any single occurrence. In an accident in which several people are injured, \$1,093,000 for any injury to two or more persons in any single occurrence; except that, in such an instance, no person may recover in excess of \$387,000.

This could put the county in an unpopular light with the community if an accident happened and the children's medical expenses were not paid due to the CGIA limitations.

When a county vehicle is taken outside of the state, the county and CAPP lose the protection of the CGIA and claim costs become unlimited. This would have an adverse effect on the county's loss ratio as well as CAPP's loss fund. We discourage counties from taking vehicles out of state.

Our Recommendations

Only county employees or CSU Extension employees should be permitted to drive county vehicles. Volunteers, such as parents, should not be permitted to drive these county vehicles. Counties should not allow vehicles to be driven out of state.

Passengers (or their parents) in these vehicles should sign a waiver of liability which includes an indemnification clause. *See sample page and consult your county attorney before using it.

What This Means For Counties

Counties should be aware of the added risk of allowing county vehicles to be used to transport 4-H participants. Your CAPP coverage is very broad and covers many county activities; however, whenever possible, counties should investigate transferring risk. When you can't transfer the risk, you can limit it by putting controls in place. Controls include limiting who drives the vehicle, where the vehicle is driven and transfer of risk through a waiver of liability. For more information, contact CTSI loss prevention at (303) 861 0507. [ctsi](http://www.ctsi.org)