

## **Community Energy Fortnight 2024**

### **Community Car Club Insurance Webinar**

**8 July 2024**

#### **Event Summary and Q&A**

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- Key recommendations: Do the research; look after community led transport.
- CoMo UK run a quarterly forum for communities
- Started working with a broker in Devon to try and find more insurance providers
  - One company – Tradex
  - They were expensive
  - Tradex were bought by another company and instantly stopped covering car clubs
  - Went from one provider doing cover, to none
- CoMo UK worked with multiple stakeholders to try and come up with solutions and highlight the issue and the need
- Even sharing evidence of low risk activity typical of car clubs (modest level of claims) has failed to win over insurers
- Some communities have had to close car clubs recently due to no insurance available
- Others have had to suspend services
- Some experimenting with having named drivers, e.g. via NFU, but this is very inflexible
- Some lucky ones still insured and these insurers might renew but definitely not taking new customers
- CoMo UK found new broker – Business Choice Direct
  - Specialists in non-traditional vehicle providers
  - Need at least three cars in the scheme (some groups looking to combine to meet this)
  - Need at least two years' history (barrier to new schemes)
  - Restrictive option but little else currently available
  - No new clubs yet but several in talks with Business Choice Direct to explore
  - [tristan.scaife@businesschoicedirect.co.uk](mailto:tristan.scaife@businesschoicedirect.co.uk)
- Peer to peer platforms could be an option for some, e.g. Hyiacar Ltd, especially for new start ups
- Cuvva is another option, offering insurance for named drivers and single trip insurance

- ERS carrying out research for CoMo UK
- Note the industry is constantly changing
- Catch up at CoMo UK on 21 August 10:30am online on car club insurance (Part of quarterly forum, but this is a specific topic)  
<https://www.como.org.uk/community-car-sharing>

### Q&A notes

- None of the specific small community context seems to be taken into account for insurance rates (e.g., registered charity status, quiet roads etc.)
- CoMo UK trying to advocate that community cars are lower risk than a lot of other vehicle situations
- Since covid, the whole sector has contracted and focused on things that are the easiest to cover
- Car clubs essential to contribute to the decarbonisation of roads in UK
- Two ways a community organisation could work with someone like Cowheels/enterprise:
  - They could come in and provide as part of their existing service (quite unusual)
  - Franchise scheme
    - Providing booking system, insurance etc.
    - Drawback is this is an expensive option
- See case studies on CoMo website for more information on costs
- Good to do market research on barriers or cost calculations on how much owning a car actually costs possibly partner with local businesses
  - E.g. possibly partner with local business to market car clubs
- Opinion: Government should provide funding especially for EVs
- Other option – car club where volunteer drivers use their own vehicles to transport people who are frail, elderly or disabled
  - Insurance not an issue as private owned cars
  - Drivers can't be paid, has to be volunteer
  - Wellbeing funding can pay for expenses of drivers
- Informal sharing is a good way to begin the idea of car clubs/community sharing clubs
  - Help to promote as a concept, especially in places where community is small and know each other and their travel habits

### Resource in the chat

<https://www.como.org.uk/community-car-sharing>  
[tristan.scaife@businesschoicedirect.co.uk](mailto:tristan.scaife@businesschoicedirect.co.uk)  
<https://www.hiyacar.co.uk/>  
<https://chargeplacewales.org/join-the-car-club/> TrydaNi  
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