Policy on Use of Own Vehicle & Athletes Driving

"NON-OWNED & HIRED AUTOMOBILE LIABILITY. <u>Description of Coverage</u>: This policy provides protection to <u>Special Olympics</u> for <u>liability claims</u> arising as a direct result of the use of a non-owned or hired automobile. For coverage to be effective, the vehicle must be used for Special Olympics' business with the permission of Special Olympics and driven by an employee, athlete, or a registered volunteer of Special Olympics."

If an athlete just wanted to pick up a friend to transport to a practice or a game, etc., this type of situation would not be covered by SOCIP.