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far as you know?

SENATOR ENGEL: In our case with my particular company, if it's on a voluntary basis and all you're getting back is mileage and expenses, there's no problem with coverage. We will cover you.

SENATOR VRTISKA: Okay, and...

SENATOR ENGEL: It's once you start charging for it and then you get into the delivery business, then that's a whole different deal. But if it's volunteers, we'll cover you.

SENATOR VRTISKA: But if you actually set out a charge, then you come under a whole different...it's a whole different issue and you in fact lose your ability to be covered by your insurance company.

SENATOR ENGEL: Right, that's true.

SENATOR VRTISKA: Do you know anything about other...is that pretty standard?

SENATOR ENGEL: Well, all I can speak is for ours. I'm sure that other companies do the same thing, but I can't speak for all of them, no, because...

SENATOR VRTISKA: Okay.

SENATOR ENGEL: ...every...companies have different ways of covering.

SENATOR VRTISKA: Well, I was curious because I kind of wondered when you see that and I know that probably people have been doing this, taking their chances, and I guess some maybe should be forewarned in fact...if in fact this happens and people do start to charge and find they're not covered and may not know it. They're putting themselves at risk I'm sure.

SENATOR ENGEL: Well, I think the best advice you give anyone is be sure and check with your carrier before they start doing it at all.