



USE THIS SAMPLE POLICY TO BUILD YOUR FLEET SAFETY AND LOSS PREVENTION PROGRAM FOR NON-DOT FLEETS.



**THE
HARTFORD**

Business Insurance
Employee Benefits
Auto
Home



No two fleets are alike. No two fleet safety programs and policies should be either. Make sure yours reflects the real needs of your workforce and company.

Start here with the language in this brochure, then simply edit as needed to conform to your unique concerns and requirements.

You'll be well on your way to a safer, smarter program.

WHY HAVE A FORMAL, WRITTEN FLEET SAFETY PROGRAM?

- Provides a clear statement of a company's policies and procedures
- Allows for effective communication to employees, reduces confusion
- Reduces the potential for alleged discrimination
- Enhances implementation of risk management controls
- Reduces the potential for collisions and losses that hinder operations

This sample fleet safety management program is specifically designed for organizations who have non-DOT regulated commercial fleets. This program provides the basic elements of an effective fleet

program, sample language, and examples of various forms that could be used to assist in developing and implementing your own fleet safety program. For detailed information on fleet safety, please see the Hartford's publication *Your Guide to Successful Driver Management*.

Every organization is unique, and your operations may have exposure to passenger cars, pickups, bobtails, buses, cargo vans, personal vehicles, and other vehicular exposures. We invite you to review this sample program to help you customize your own personalized fleet safety program. Change the language to adapt to your own corporate culture, delete sections that do not apply, and/or add sections for your exposures not addressed here.

Date: _____ Replaces: _____

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EMPLOYEE ACKNOWLEDGEMENT FORM

I have received and reviewed the COMPANY Vehicle Operations Policy, and I agree to comply with it as it pertains to my position.

Employee Name (Please Print)

Employee Signature

Date

Manager Name (Please Print)

Manager Signature

Date

A copy of this page will be retained in the employee's personnel file.

POLICY STATEMENT “A”

The following states the (name of Company) position with respect to vehicle collisions and the losses, which result from accidents.

Collisions are of considerable concern to us because:

- Any collision involving a Company vehicle, even though minor, involves potential serious personal injury, and affects the safety and well being of our employees.
- Collisions are costly and time consuming. They have a definite bearing on our overall operational costs.
- Our own insurance costs eventually reflect these losses.
- Collision control is good business. It is in keeping with our public relations policies and in our support of highway safety.

For these and other important reasons, the control of our vehicle fleet collisions is considered an operational issue. This means personal acceptance of responsibility for safe operation of the vehicle on the part of each driver as well as consideration of each driver’s performance by supervision and management.

Because our company has an interest in your personal safety, and the general public as well, our established policy provides that vehicles should be operated only:

1. When the vehicle is in good, safe mechanical condition;
2. When the driver feels capable of driving safely;
3. In accordance with all traffic laws, signals and markings, with additional consideration for weather and traffic conditions;
4. In accordance with the principles of “defensive driving”, the driver always being on the alert and prepared to compensate for the unpredictable actions of other drivers and pedestrians; and,
5. In a courteous manner at all times, with consideration for the rights of other drivers and pedestrians.

It is anticipated that each person in our organization will do his or her part towards the success of this program.

Signed _____ Date _____
 President

POLICY STATEMENT “B”

The purpose of our Fleet Loss Prevention Program is many fold, but the primary aim is to ensure that our company maintains safe drivers and vehicles. It is simply the policy of (Name of Company) to conduct its business on the highest professional level in all phases of our activities. Collisions, breakdowns of equipment, early replacement of equipment due to poor maintenance or abuse do not contribute to our success as a company. Furthermore, we need to project an image of professionalism so that our customers have a high degree of confidence in the services we deliver.

Following are guidelines for you to use in helping us achieve the results we expect. If, after studying these guidelines, you know a better way to achieve the results we want, let us know. We are open to alternatives, but we will not accept anything less than an honest effort to keep our fleet of vehicles collision free, and maintained in a safe operating condition.

Signed _____ Date _____
 President

DRIVER QUALIFICATION

Only pre-qualified and authorized drivers may operate company vehicles on company business. The [fleet administrator, HR manager] will maintain an authorized driver list and limit the operation of company vehicles to these drivers.

Employees driving their personal vehicle on company business must also be pre-qualified and receive authorization prior to driving.

Pre-qualification will include: a review of the employee's duties within the organization for the necessity of driving; management approval; a copy of the employee's driver's license to operate a motor vehicle; and a copy of the driver's Motor Vehicle Record, which will be obtained at hire or when assigned driving duties, and annually thereafter, to ensure that operators of company vehicles maintain a good driving record.

VERIFICATION OF DRIVING RECORD

Driver's License

Only one valid driver's license is to be held by a company operator or spouse at any time. The current license must be issued in the driver's state of residence, or, if required by state law, the license will be issued in the state where the person is gainfully employed.

A copy of the driver's license will be maintained in the driver's file. Normal license verification for company vehicle operators is made via the Motor Vehicle Record reports.

Revocation or suspensions of license must be reported to the company immediately.

Individuals responsible for pool car assignments will verify the operator's driver's license prior to checking out a pool car, and / or refer to an authorized driver list developed and maintained by management. In examining the document care shall be taken to note:

- The state of issue
- Date issued
- Date of expiration
- Restrictions
- Any evidence of alteration or mutilation

Motor Vehicle Records

MVRs shall be obtained for every driver operating a vehicle on company business (owned or leased) or requires driving of their personal vehicle on company business. This requirement includes those employees whose positions require access to "pool" vehicles.

Where spouses have authorization to drive company vehicles, they will also be subject to motor vehicle record checks if they will be driving the vehicle.

MVRs will be obtained:

- Prior to assignment of a company vehicle (preferably prior to employment);
- Annually, thereafter;
- After involvement in a collision; and/or
- Any other time management deems it advisable.

Employees should be required to self-report motor vehicle violations or license suspension within a specified period of time, such as 24 hours. See TIPS "Driver Self-Disclosure of Moving Violations." Found on The Hartford's REO portal.

Employees may also be enrolled in a MVR Alert program that automatically provides the employer with an updated motor vehicle report whenever there is a collision, violation or change in the status of the driver's license.

Consult the Hartford's REO portal for a list of possible vendors and a copy of the TIPs article on "Annual Driver Review."

According to the Fair Credit Reporting Act (FCRA) www.ftc.gov, motor vehicle records are "consumer reports." Therefore, they are subject to the requirements of the FCRA. Prior to obtaining or taking any action on the MVR for any driver, please visit "[Using Consumer Reports: What Employers Need to Know.](#)"

DRIVER RESPONSIBILITY

It is every driver's responsibility to drive defensively to avoid collisions and safely maintain each vehicle under the driver's control. Defensive Driving is defined as "Driving to avoid collisions *in spite of the incorrect actions of others, and the adverse conditions of weather, visibility, light, and traffic* that the driver may encounter on the road." Failure to operate a vehicle safely will result in a suspension of driving duties until the unsafe behavior is corrected.

A "preventable" collision is one in which the driver failed to exercise every reasonable precaution to prevent the collision. Preventable collisions are defined in the National Safety Council's "Guide for Determining Preventability of Motor Vehicle Collisions," which is incorporated in this program by reference.

MOTOR VEHICLE RECORD ACCEPTABILITY SAMPLE A

MVRs are to be evaluated according to the MVR Driver Evaluation Form in Appendix A

The information obtained shall be reviewed by the [Fleet Manager and / or Human Resources] and the MVR graded using the MVR Driver Evaluation Form in appendix A. If a prospective driver's score is considered Questionable or Poor, serious consideration shall be given to their qualifications prior to hire. If an existing driver's score falls in the Questionable or Poor area, an "action" plan should be considered and implemented. Actions may include some type of disciplinary policy, remedial training, loss of driving privileges, monthly review of their MVR, re-assignment to non-driving duties, etc., until their driving record improves.

Drivers with unacceptable driving records will be subject to a progressive disciplinary procedure applied by the Collision Review Committee and fully supported by management. Poor driving behavior can result in remedial training, days off without pay, reassignment to a non-driving job, or possible termination of employment.

MOTOR VEHICLE RECORD ACCEPTABILITY SAMPLE B

Motor vehicles enable this company to accomplish its mission. Accordingly, for us to accomplish our mission safely and effectively, only qualified and reliable employees with safe driving records are permitted to drive on the job. An approved driver's list will be maintained by Human Resources. If adverse driving behavior, such as collision involvement, repeated violations of traffic laws, or poor vehicle condition and maintenance is experienced, drivers will be subject to a progressive disciplinary procedure, up to and including termination.

Employees with three or more points on the motor vehicle record within a three year period will be disqualified from driving.

Suspension of driving privileges also will be made for the following offenses:

- Driving under the influence of alcohol or drugs; including implied consent refusal (refusal to take blood alcohol test).
- Hit and run; leaving the scene of a collision.
- Any felony, homicide or manslaughter involving the use of motor vehicles.
- Reckless, negligent or careless driving.
- License suspension or revocation.

DRIVER TRAINING

Defensive driver training increases the awareness of safe driving, reduces the potential for collisions and injuries and reduces the potential for liability to our organization. Each employee who is assigned a company vehicle, or whose job description necessitates the frequent or weekly use of a company vehicle, or drives their personal vehicle on company business must participate in defensive driver training. Our company has three types of driver training:

Initial driver training – Initial driver training will be completed by all drivers within the first week of hire (or the first week of being given driving duties). This course may consist of a classroom, seminar, or online course as designated by management.

Refresher driver training – Follow-up driver training is required every (three) years thereafter. This shall consist of a classroom, seminar or online course designated by management.

Remedial driver training – for those who have been involved in a preventable collision, remedial driver training will be assigned. This shall consist of a classroom, seminar or online course designated by management, as well as an in-vehicle observation by a supervisor or designated experienced driver.

For full time drivers of our (list the vehicle types), refresher driver training will be provided on a (monthly, quarterly, semi-annual) basis.

Collision avoidance and mitigation technology, infotainment systems, special features, etc. are specific to the year, model and make of many vehicles. Employees should be familiar with the specific operation of their vehicle by reading the owner's manual. Special training will be provided when needed.

RULES OF CONDUCT FOR DRIVERS

Drivers are expected to operate the vehicle in a safe and responsible manner. Drivers should use defensive driving techniques at all times.

Do not drive your company vehicle if:

- You have been drinking alcoholic beverages; or
- You are under the influence of any drugs that could affect your driving ability. This includes prescription and over-the-counter medications.

Obey all traffic laws.

All drivers must be rested both physically and mentally prior to operating a vehicle. Take adequate breaks when driving for long periods of time (i.e. every two hours).

Only authorized drivers are permitted to operate a vehicle on company business.

Only authorized passengers are allowed in the vehicle on company business. No hitchhikers or strangers.

Radar detectors, laser detector, or similar devices are not permitted.

No after-market products are permitted without written authorization from your supervisor.

Do not transport flammable liquids or gases.

Never accept or engage in the practice of carrying passengers or materials for hire.

Be courteous to other drivers and pedestrians. Remember, our company name is prominently displayed on the sides of our vehicles.

Driver should maintain at least a three second following distance (see chart below) from the vehicle ahead under excellent driving conditions; four seconds if traveling over 40 mph. If you encounter adverse conditions of road, traffic, light, visibility or weather, add a second or two for good measure.

Vehicle	Minimum Time Interval
Car/Van	3 Seconds
Truck/Bus	4 Seconds
Tractor Trailer	5 Seconds

- Add One Second Over 40 Mph
- Add at Least One Second for Adverse Weather Conditions

Help other drivers to safely negotiate the highway. If it is safe to do so, allow other drivers to merge into your lane by backing off and letting them in. This applies at freeway on- ramps as well. This courtesy will help you avoid collision involvement and make the highway a more pleasant place to be.

Do a daily check of the vehicle you drive. Complete the post-trip inspection, noting any defects, and turn it in to the Maintenance Department.

Immediately report all collisions to your supervisor.

Keep your vehicle clean. Store all equipment, materials, etc. securely in the trunk of the vehicle.

VEHICLE USE POLICY

Company vehicles are intended to be used for company business only. Personal use is **strictly prohibited**, unless prior written permission is granted. If permanently assigned a company vehicle, its use is restricted to the assigned driver only. Use by family members is not permitted.

[*Alternate* - Company vehicles are provided for your use to accomplish your business objectives. Only you (and your spouse, if properly qualified) may drive the vehicle. No other drivers are allowed. If your spouse is authorized to drive, he/she must maintain an acceptable driving record as evidenced by an annual management review of their Motor Vehicle Record, and be subject to the rules and regulations of this program.]

Company vehicles may not be taken out of state [out of the company's geographical territory]. Vehicles may not be used to tow a boat, trailer, recreational vehicles, or other equipment. Do not install or carry luggage racks, bike racks, pull trailers, or add other accessories to the vehicle.

Company vehicles may not be used in rideshare programs or similar at any time.

SEAT BELT USE POLICY

Studies have proven that injuries would have been reduced, or completely avoided, if seat belts had been worn at the time of a collision. The use of seat belts by company vehicle operators and all occupants of the vehicle is mandatory. The number of passengers should never exceed the number of restraints as designed by the OEM. Passengers should never ride in the cargo area.

DRUG/ALCOHOL TESTING

Initial, post-collision, and periodic random drug and alcohol testing is mandatory.

Any positive results will be grounds for termination. Driving under the influence of alcohol or any other illegal substances will be grounds for termination.

INSURANCE REQUIREMENTS

Employees who use their personal vehicles for company business are required to carry adequate limits of liability. Non-Owned Auto coverage for the company is excess over any existing primary coverage. Minimum automobile liability limits required by the state are not adequate. The recommended minimum limits of liability are:

Occasional Use: \$100,000/\$300,000 bodily injury and \$50,000 property damage; or \$300,000 combined single limit (CSL)

Regular Use (job requirement): \$250,000/\$500,000 bodily injury and \$100,000 property damage; or \$500,000 combined single limit (CSL)

Each employee should consult their personal auto insurance agent to determine if higher limits or additional coverages are warranted. Employee must verify that there is not a Business Exclusion on their personal policy.

REIMBURSEMENT

Only authorized employees who use their personal vehicles for company business will be reimbursed according to the IRS optional standard mileage rates used to calculate the deductible costs of operating an automobile for business, charitable, medical or moving purposes. [And / or will receive a car allowance].

This reimbursement is anticipated to cover the business use of owning and operating a vehicle, gas, repairs, maintenance, wear and tear, adequate insurance limits and other costs of driving a “standard automobile” as described by the IRS. It is not intended to cover all costs of owning a vehicle. The standard mileage rates for the use of a car (also vans, pickups or panel trucks) for business is based on an annual study of the fixed and variable costs of operating an automobile. See [irs.gov](https://www.irs.gov) for more details.

Employees are not permitted to operate a motorcycle, specialty vehicle, sports car, RVs, antique, etc. on company business.

DISTRACTED DRIVING POLICY A

Our company is committed to employee safety, and discourages all behavior that distracts employees while they are operating a company vehicle. General guidelines for behavior while driving are as follows:

- Talking on hands-free devices quadruples the potential for a vehicle collision. Use of cell phones while driving is highly discouraged and should be limited, if necessary, to hands-free devices. This includes all functions of the cell phone including, but not limited to, phone calls, text messaging/SMS, email, MMS, internet use and camera use. State regulations shall be followed.
- Use of electronic devices (including laptops, PDAs, cameras and pagers) while driving is strictly prohibited.
- Be aware of and minimize other distractions: infotainment systems, maps, paperwork, eating, drinking, smoking and other activities that can distract your attention from the road.

GPS Systems

The Company understands that sometimes, especially when traveling in unfamiliar areas, drivers require assistance with directions. GPS systems are extremely helpful devices, but they can also be distracting if used improperly. Employees must adhere to the following:

- Mounted GPS systems should not block or obstruct the driver’s view.
- GPS systems must be voice narrated and must not require that the driver look away from the road to follow instructions.
- Do not program the system while in motion.

DISTRACTED DRIVING POLICY B

At [our company], our employees' safety and well-being are essential to us. In order to eliminate unnecessary risk behind the wheel, employees may not engage in activities that distract them from operating (1) a company vehicle at all times, including for personal use; or (2) a non-company vehicle while traveling on or conducting company business.

This includes, but is not limited to, using electronic devices, unless using a hands-free device with voice-activated dialing features, and where not otherwise restricted by law. For purposes of this policy, the term "electronic device" includes, but is not limited to, mobile or cellular telephones, laptops, handheld organizers, Global Positioning Systems ("GPS"), and tablets.

Managers and employees are responsible for adherence to company policy. Failure to do so may result in disciplinary action up to and including termination. As with all policies related to employee safety, managers should encourage safe behaviors by demonstrating those behaviors themselves and reminding employees to follow their example.

HIRED VEHICLES

[Our Company] has a national program with [name of rental car company] that provides special corporate rates and insurance when traveling and renting vehicles. Employees authorized to travel for business and rent vehicles must rent a vehicle through this rental car agency when available. Contact the fleet administrator for our customer identification number.

[Alternative - Employees should rent vehicles from XYZ Company when traveling. CDW insurance should be accepted when checking out the vehicle.]

Rental vehicles should be limited to a mid-size sedan. No motorcycles, specialty vehicles, sports cars, RVs, antiques, etc. Employees should carefully inspect the vehicle prior to taking it out and upon return so that there is no dispute on any scratches or other damage to the vehicle. If involved in a collision, take photos with a camera or phone, make sure you contact the rental company and your employer, and obtain the other driver's information.

Rental vehicles are restricted to use for business use and are to be driven by the employee only. Employees may not use the rental vehicle for side trips or incidental sightseeing. Employees should keep valuables (phones, computers, etc.) in the trunk or out of view.

Rental vehicles should be parked in a safe, well lit place at an office or hotel.

Drivers should become familiar with the car prior to leaving the lot; ask the rental customer representative for an orientation of the car, if necessary. Plan your route ahead of time prior to leaving to minimize confusion on the road. Stay on paved roads only. Anticipate the potential for hail damage and park in protected garages.

VEHICLE MAINTENANCE

Employees are responsible for vehicle maintenance of their vehicles. Follow the manufacturers' recommended service guidelines. Keep a vehicle maintenance log in the vehicle.

Make a daily condition check of the vehicle under your control. See Appendix B for items to inspect.

[Insert your fleet's particular maintenance procedures.]

IN THE EVENT OF A COLLISION

In spite of the best of our efforts to avoid a collision, we must realize they can happen, and we must be prepared when they do. If you are involved in a vehicle collision, do the following:

- Stop immediately.
- If you are not injured, protect the collision scene to prevent other vehicles from becoming involved. Put out emergency reflectors or flares.
- Send for help and the police.
- Render first aid, if you are certified to do so.
- Hand out witness cards and get names, addresses, and telephone numbers of witnesses.
- Do not admit liability at the collision scene.
- Take photographs of the collision scene with a camera or cellphone.
- Complete the Driver's Report in the Collision Packet located in the vehicle's glove box.

In many cases, determining the person at fault for a collision is done only after extensive investigation. Be courteous to others at the scene, but do not take the blame. Let the investigators determine that. Do not discuss the details of the collision with anyone other than a licensed authority such as a police officer, our insurance company representative or broker, without getting prior approval from management.

Upon returning to the office, obtain and complete the "Supervisor's Vehicle Collision Review" form, and, along with the collision report you completed at the scene, submit them to your supervisor within 24 hours.

POST-COLLISION

[Drug testing will be required immediately after any vehicle collision per our company's drug and alcohol testing policy.]

Every vehicle collision will be investigated by the company. The [fleet administrator, supervisor, Collision Review Committee] will make a determination as to whether the incident is considered preventable or non-preventable.

Employees involved in a preventable collision can be subject to disciplinary action that can include: remedial training; counseling; loss of driving privileges/duties; progressive disciplinary action; reassignment to a non-driving position, up to and including termination.

APPENDIX

- [Driver Evaluation Form](#)
- [Commercial Auto Claims Accident](#)
- [Motor Vehicle Supervisor's Collision Investigation Report](#)
- [Vehicle Collision Review](#)
- [Automobile Condition Report](#)
- [Driver's Van Condition Report](#)
- [Driver's Truck Condition Report](#)
- [Driver's Van Condition Report](#)

LEARN MORE.

For more information, contact your Risk Engineering consultant from The Hartford today or visit us at thehartford.com/riskengineering.

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