

Policy Statement

The details set out below are subject to change, at the company's discretion, in order to comply with any changes in H.M.R.C or government legislation. The use of any vehicle is strictly controlled and must be authorised by the appropriate person, completing the appropriate paperwork.

Background

All vehicles used on British roads must be appropriately insured for their intended use. When requesting vehicle cover, for whatever use, you will be asked what you intend to use the vehicle for and it is important that you declare the correct use. This applies to all drivers.

The Policy

Employers have a legal responsibility to ensure that irrespective of its owner, vehicles used on company business are safe to use, this includes being fully insured for business use.

Driver Annual Checks

Any worker, using their own car, will be subject to the following checks:

- ▶ Driving License
- ▶ Insurance Documents
- ▶ MOT and Road Tax

A copy of the driving license will be held on file, as well as the schedule of insurance cover. MOT and Road Tax will be checked, using the DVLA vehicle information website.

All drivers must inform us of any change in their driving license status e.g. penalty points, health restrictions, license revoked etc. as this could impact on their work obligations. Failure to disclose such or any relevant information could lead to disciplinary procedures being commenced.

Information and Guidance on Insuring your Vehicle for Work

For insurance purposes, when you use your own vehicle, the following categories apply:

"Personal Use" cover means the vehicle is insured for domestic and social use only.

"Business Use" cover means the vehicle is insured for use whilst you are at work e.g. visiting clients, attending off site meetings, or transporting other staff members or clients.

If you use your own vehicle for your job for anything other than driving to a single place of work, you will need "Business Use" cover.

Cover options can be:

- ▶ Social only: covers you for day to day driving such as shopping, visiting friends or family, but not commuting.
- ▶ Social including commuting: Covers social use plus commuting to a single, permanent place of work.

Vehicle (Car Scheme)

- ▶ Business use: Includes social use, also covers the designated drivers in connection with their jobs such as driving to different sites or offices, and pre-arranged meetings away from the normal place of work.
- ▶ Commercial travelling: Covers social use and using the vehicle for commercial travel, such as delivering goods or door to door sales.

The risk of not have business insurance may be finding yourself in a situation where you are without cover when you need to make a claim.

Examples of common business journeys that may not be covered by a private policy include:

- ▶ Travelling to a training course
- ▶ Visiting Clients
- ▶ Driving to another office
- ▶ Attending company away days

Financing Car Insurance

It is usual practice for companies to reimburse their staff for business miles in their personal cars. The amount per mile should be higher than the cost of fuel as it should also reimburse you for the extra insurance costs and wear and tear on your vehicle.

You should also be able to claim for any toll roads or other expenses you incur while on the road for business.

Employers have a legal responsibility to ensure that all vehicles used for work purposes conform to road traffic law, are safe, properly maintained, fit for purpose. Therefore an original copy of every employee's up to date insurance policy needs to be seen and a copy kept on file. It is the responsibility of all employees to provide this information as and when requested.

Related Guidance

ROSPA resources <https://www.rospa.com/road-safety/resources/free/employers/>

Safer Driving for Work <https://www.rospa.com/rospaweb/docs/advice-services/road-safety/employers/safer-driving-for-work-handbook.pdf>

Highway Code <https://www.gov.uk/browse/driving/highway-code-road-safety>

Training Statement

All staff, during induction are made aware of the organisations policies and procedures, all of which are used for training updates. All policies and procedures are reviewed and amended where necessary and staff are made aware of any changes.

Related Policies

Adult Safeguarding
Dignity and Respect
Meeting Needs
Moving and Handling
Risk Assessment