

## **"Company Vehicle" Safe Driving Tips**

**Most of you have a formal safety program for your employees who drive the company's "commercial motor vehicles" as part of their job duties. How many of you have a driving safety program for employees who drive "non-commercial company vehicles?" Your company – and maybe you, personally- are responsible for the performance of all employees who drive vehicles owned, leased or otherwise controlled by your company. Your exposure for the clerk who uses the company pick-up truck to get supplies is just as serious as the CDL driver who hauls lumber, fertilizer or gravel in your larger commercial motor vehicles.**

**Another wrinkle in this topic is the situation where employees use their personal vehicles for company business. Do you have a policy for this situation? You may be held liable if you expect employees to use their personal vehicles for company business, especially if you compensate them for that use.**

**Sometimes we just don't give much thought to short, around-town trips. But, don't statistics say that most accidents happen within 25 miles of home. And, sometimes we don't give much thought to the fact that "friends" may be adversaries when they think your company owes them compensation for injuries received when your employee caused an accident.**

**Consider these situations:**

**⇒ Do you check the driving records of non-CDL drivers of company vehicles for speeding or reckless driving tickets?**

**⇒ Do you ensure non-CDL drivers are not alcohol abusers by checking for DUI/DWIs on their record? Do you require non-CDL drivers of company vehicles have a valid drivers license?**

**⇒ Are you sure all drivers of company vehicles have a valid drivers license?**

**⇒ Does your company vehicle collision insurance cover all drivers of company vehicles and would you have coverage if a driver caused a wreck and you didn't ensure they were a qualified, safe driver?**

**⇒ Do you have liability insurance that covers all drivers of company vehicles?**

**⇒ Do you have liability insurance that covers employees when they are using their personal vehicles for company business? If you don't provide the insurance coverage, do you make sure your employees have personal liability insurance?**

**⇒ If you expect employees to use their own vehicles for company business, and they in fact do, do you know if their vehicles are in good working order? You may be**

**held responsible for defects in your employee's vehicle if the accident occurs while your employee is performing work-related travel.**

**⇒ Do you even consider an employee's driving records when hiring them for a position that may require them to drive either a company vehicle or their personal vehicle on company business?**

**Requiring all employees who drive vehicles as a part of their job duties to complete a defensive driving course is a very good place to start the process of protecting your company assets. Many insurance companies will give a small reduction in premiums for those who have completed such courses – 5% to 10% typically. This may benefit your company insurance costs and the employee's individual insurance costs – a nice perk that may not cost that much. Check with your insurance company, a local Safety & Health Council or the National Safety Council for locations and prices on defensive driving courses.**

**On the internet, there are lots of sites available for getting driving safety tips. The National Safety Council is one excellent source at [www.nsc.org](http://www.nsc.org). Check with your insurance company for information handouts.**