



CREATING A FLEET SAFETY POLICY FOR YOUR BUSINESS

A Fleet Safety Policy is an important risk management component of any business that manages a fleet of motor vehicles and drivers. The checklist below from our risk management partner, Zywave, provides some key elements to incorporate into your own Fleet Safety Policy.

RECRUITMENT

- Prospective employees required to provide:
 - Past employers, past driving experience and types of vehicles driven.
 - Current copy of Motor Vehicle Record, which can be obtained through the local Department of Motor Vehicles.

JOB REQUIREMENTS

- Ensure prospective employees meet all necessary job requirements, including acceptable driving record (see Driver Acceptability Matrix on the next page as a guideline).

TRAINING

- New-hire and periodic training is required. All employees are expected and required to actively participate in the training. Programs will consist of classroom and on-the-road modules. Training will focus on, but will not be limited to, defensive driving techniques and behavior modification.

PREVENTATIVE MAINTENANCE

- Company will provide the necessary resources to ensure all vehicles are operating properly and safely.
- Routine motor vehicle maintenance will be carried out according to the manufacturer's specifications.

ACCIDENT INVESTIGATION

- Drivers should seek medical attention immediately, if necessary. Supervisors and drivers will be trained in post-accident procedures to secure the details of the accident and document the damage. Providing detailed facts of the accident will help your insurance carrier deter fraudulent third-party insurance schemes.
- All vehicles will be supplied with an accident claims kit, a pen and a disposable camera.

COMPANY VEHICLES FOR PERSONAL USE

- Personal use of company vehicles is prohibited without prior permission from management.

***For a full Fleet Safety Policy Manual for your business,
contact your VGM Insurance Services Account Manager.***

DRIVER ACCEPTABILITY MATRIX

Number of Moving Violations Within Past 5 Years	Number of Accidents Within Past 5 Years				Number of DUI or DWI Within Past 5 Years
	0	1	2	3	
0	Clear	Acceptable	Borderline	Prohibited	Prohibited
1	Acceptable	Acceptable	Borderline	Prohibited	Prohibited
2	Acceptable	Borderline	Prohibited	Prohibited	Prohibited
3	Borderline	Prohibited	Prohibited	Prohibited	Prohibited
4	Prohibited	Prohibited	Prohibited	Prohibited	Prohibited
5	Prohibited	Prohibited	Prohibited	Prohibited	Prohibited

Borderline	Motor Vehicle Report will be checked every 6 months; insurability subject to no deterioration in the record.
Prohibited	Employer must prohibit driver from driving company vehicles or using personal vehicle on company business.

This is for general reference only. Please refer to your auto policy contract, or consult a licensed commercial Property and Casualty insurance broker or loss control representative at VGM Insurance for assistance.



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