

# Risk Management Guidelines

---

## Own Vehicle Use

### Introduction

There are numerous ways that employees are using vehicles as part of their daily activities. This Risk Management Guideline (RMG) will consider the controls that should be in place for employees who use 'their own vehicles'.

Own vehicle use has increased over the last few years. This has had the result of creating two large groups of car users who now use their own vehicles as part of their daily activities. The groups concerned are personal contract purchase and cash for cars schemes. However, this RMG will not distinguish between these two larger groups and the individual who simply uses their personal vehicle to 'pop to the post office or shop'.

The key thing to remember is that vehicle ownership does not alter the required Duty of Care under the Health and Safety at Work Act and The Road Traffic Act, and thus appropriate controls need to be in place.

There are four main controls that need to be in place before an employee is allowed to use any vehicle on company business.

The vehicle must be roadworthy, which includes appropriate routine checks and service levels.

Appropriate levels of insurance must be in place for the vehicle to be used for Business Purposes (Not simply social domestic and pleasure use).

The driver must hold a valid driving licence to drive the appropriate class of vehicle.

The vehicle must be suitable for the purpose.

### Roadworthiness

To enable us to demonstrate that a vehicle roadworthy, we should be able to demonstrate that the vehicle has a valid MOT certificate, has been serviced regularly and has been subject to routine checks by the driver prior to use. The manufacturers provide details of recommended checks, but dependent on vehicle age and use we suggest daily and/or weekly checks are established as a minimum for:

- Tyre wear or damage, tyre pressures when cold, including the spare
- Screen wipers and washers
- Lights and indicators

### Vehicle Insurance

If a vehicle is being used for any business activity, no matter how long the duration, the vehicle must be insured appropriately. The standard private individual, vehicle insurance cover (SD&P) does not cover the driver whilst they are undertaking activities on behalf of their employer. However, for those individuals who only use their vehicle to 'pop to the post office or shop' most insurance companies will provide limited mileage business cover either free or for a minimal cost.

### Driving Licence Checks.

Any employee who uses a vehicle (on the highway) on company business must hold a valid driving licence appropriate for the class of vehicle being driven. It is also imperative that licences are re-checked at least every 6 to 12 months, to ensure they are still valid or that the driver hasn't accumulated an inappropriate number of points.

# Risk Management Guidelines

---

## **Suitable for Purpose**

As part of your driving at work risk assessment you need to decide whether or not the vehicle is appropriate for the task at hand. This should be done by first of all viewing the vehicle in its own right and then within the context of the journey(s), the driver and the frequency of use.

## **Policy and Procedure**

Policies and procedures must be produced to ensure that the checks and controls detailed within this document are actually completed.

Many companies place the onus on employees and ask them to declare (using expenses/mileage claim forms) that the vehicle is in roadworthy condition and that stipulated checks are being carried out. This approach is a good way of convincing the authorities that you have implemented reasonable control measures.

If you are not able to devise systems and procedures to control the use of privately owned vehicles you should remove the option of employees using their own vehicles for business purposes.



# Risk Management Guidelines

---

These and other Risk Management Guidelines addressing a wide variety of risk control issues are freely available from: [www.rsabroker.com/risk-management](http://www.rsabroker.com/risk-management)

The information set out in this document constitutes a set of general guidelines and should not be construed or relied upon as specialist advice. RSA does not guarantee that all hazards and exposures relating to the subject matter of this document are covered. Therefore RSA accepts no responsibility towards any person relying upon these Risk Management Guidelines nor accepts any liability whatsoever for the accuracy of data supplied by another party or the consequences of reliance upon it.