Company drivers

Employees who drive on company business represent a risk to the resort that needs to be managed. Allowing the employee to drive their own vehicle does not transfer that risk. Take a moment to review your driver program. If you don’t have a written program, develop one so everyone understands exactly what the rules are.

Check all drivers’ motor vehicle records (MVRs). You can require applicants to bring you a copy of their MVR to take some of the administrative burden off your HR dept. This is a great way to screen new hires if you do it as part of your hiring process. Establish acceptable guidelines that an employee must fall within before they can be allowed to drive on company business.

If employees are driving their own vehicles on company business:

- Confirm your business auto policy includes non-owned coverage. If it does, it is probably on an excess basis — i.e., the employee’s insurance policy would be responsible to respond first on a liability claim. Your business auto would come into play only if the employee’s personal policy limits were exhausted. Your business auto policy most likely does not include property damage to the employee’s vehicle.

Recommendations

- Be sure your employees understand the above. It is recommended the employee sign your driver policy outlining this stipulation so there are no surprises in the event of an accident.
- Require employee’s proof of insurance.

Rental vehicles

Before renting a car on company business and declining insurance coverages, check the following:

- Does your business auto cover liability on a primary basis?
- Does your business auto cover property damage on a primary basis?
- Many rental car companies now charge for loss of use if their car needs to be put in the shop for repairs. Does your business auto cover these types of miscellaneous charges in the event of an accident?
- Many credit card companies offer insurance coverages for rental cars when the car is used to pay for that rental. If a company credit card is being used for this purpose, know what, if any, is included in your agreement.

Recommendation

Once you know what coverage you have, either on the business auto or the company credit card agreement, elect to purchase coverage for any gaps from the rental car company.

Winter driving

- Conduct safety meetings outlining your expectations of drivers on company business.
- Slow down!
- Be sure wipers, lights, and defrosters are in good working condition.
- Be sure tires are in good shape, and that the battery is charged and working well.
- Remove snow and ice from windows, headlights, and taillights.
- Be sure to carry emergency equipment: flashlight, flares, jack, scraper, booster cables, shovel.
- Equip the glove compartment with a disposable camera and form/pencil to record information/take photos if the driver is involved in an accident.

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