

11 things you may not know you need in your fleet policy

Does your fleet policy cover everything you need to safeguard your company — bumper-to-bumper, so to speak? You may not even know what you're missing until you review your current fleet policy. A quick audit could reveal gaps in these 11 areas!

01



Short-term disability, medical leave & worker's comp

Does your policy cover the use of the company vehicle while an employee is on short-term disability, family and medical leave of absence (FMLA) or worker's compensation leave? Spell out if and how long drivers are allowed to use the vehicle in these situations and how maintenance and fuel purchases are affected.

02



Prescription and non-prescription drugs

Is the use of prescription and non-prescription drugs covered in your policy? Some drugs, even over-the-counter ones, can impair a driver's ability to drive and/or make clear-cut decisions.

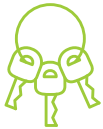
03



Firearms

In many states, it's legal to carry firearms, ammunitions or explosives in a vehicle. But, is it okay in your company vehicles? You decide with your policy, not the state laws.

04



Leaving the keys in the car

Are you protected if your driver fails to remove the keys from the company vehicle and, as a result, it is stolen and/or damaged? Even the most obvious things, like not leaving the keys in the car, should be in your policy.

05



Car washes and company image

The appearance of the car — inside and out — is important to your company image and is also the responsibility of the driver. But limiting car washes is also a good way to limit unnecessary company expenses. Is the driver responsible for paying for them or does your company cover the cost? Make sure your driver is crystal-clear on this topic.

06



Side businesses

Are your drivers allowed to use their company vehicle for anything other than the official company business? For example, side business like vehicle-for-hire services, delivery services, etc. Be sure to spell this out in your policy.

07



Gross or willful negligence

You probably have rules in your policy about gross or willful negligence. But does it cover your company even in a scenario where the driver is not operating the company vehicle at the time of the negligence?

08



Insurance liability

If a driver has personal items in their company vehicle, is your insurance carrier responsible for those items if they are lost, stolen or damaged? Is your company responsible? Either way, your employees need to know.

09



Delivery and acceptance

What steps should one take when accepting delivery of their new vehicle? If the vehicle is damaged, the wrong color, lacking equipment, etc., how do you want your drivers to handle it? Make sure your drivers understand their responsibility and what the acceptance requirements are.

10



Preventive maintenance neglect

If drivers ignore the preventive maintenance schedule, it could cause damage to the company vehicle. In turn, the vehicle can break down, costing your company lost productivity and money. Outline how this impacts the driver and their company car privileges if this were to happen.

11



Distracted driving...on a whole new level

While you probably have distracted driving in your policy, does it cover games and apps? Make sure your message spells out very clearly that using games or applications while driving is a no no. This can include anything from Pokemon Go to Facebook to Snapchat and more.

Need help with your fleet policy?

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