

# Prevention Connection



Safety resources to protect your world

## Risk Management Techniques for your Delivery Operations

Delivery operations are key to your business success. Even though your employed drivers are using their own vehicles for deliveries, you could be responsible for any adverse actions on the road, placing your company at serious risk. Implementing risk management controls will help you eliminate, reduce, or minimize your chance of losses occurring.

Keep an approved list of employees who use their own vehicles for company business, and create a policy for those employees. Employees should read and sign the policy, acknowledging and agreeing to meet the criteria you've established in the policy. (See sample policy on back.)

Consider the following criteria for your vehicle policy :

- Establish written driver qualifications for employees who operate their own vehicles for the business, such as limited activity on their Motor Vehicle Records (MVRs).
- Make sure employees who use their vehicles for company business observe the same policies governing the use of company-owned vehicles.
- Obtain periodic MVRs of employees who drive for your business. You could require employees to notify you of any changes to their driving records.
- Verify your drivers' automobile insurance is current. Require certificates of insurance from your drivers that show liability limits of at least \$100K/\$300K/\$50K. Their insurance policies should include business use.
- Inspect your drivers' vehicles at least every six months to make sure they are properly maintained.

More safety information at your fingertips

SECURA's Prevention Connection is an online risk management resource to help you create a safer workplace and prevent losses. Anyone visiting our Web site can view a sampling of our safety tips. SECURA policyholders have unlimited access. You can visit Prevention Connection at [www.secura.net](http://www.secura.net); select "Risk Management."

# SAMPLE

## Policy for Using Personal Vehicles for Company Business

Any person using his or her personal vehicle for company business must meet the following criteria:

Satisfy the company driver qualification requirements.

Provide a certificate of insurance with limits of liability of at least \$100,000/300,000/50,000.

Name the company as additional insured on the driver's liability insurance policy.

Pass a documented company safety inspection on the driver's vehicle.

### Acknowledgment and Consent Agreement

I have read or had this personal vehicle policy read to me. I have had the opportunity to ask questions and fully understand the meaning and intent of this policy. Additionally, I understand I should contact my supervisor with any further or future questions regarding the personal vehicle policy. By signing below, I acknowledge having receipt of this policy and consent to agree to abide by the contents.

Name (printed) \_\_\_\_\_

Signature \_\_\_\_\_ Today's date \_\_\_\_\_