

## Fleet Sample Policy

**This policy may be used as a basis for developing your own fleet policy. The policy should be customized to meet the needs of the individual company. Please note policies need to be written so that it will be followed and enforced consistently. Exposures and regulations change and while this document is intended to cover most areas it cannot be exhaustive to the needs of each individual company. Any and all information contained herein is not intended to constitute advice (particularly not legal advice). We encourage you to work with your legal representatives when creating your policy to ensure compliance with all applicable laws.**

### Table of Contents

Safety statement .....	2
Prohibited actions .....	2
Cell Phone Policy .....	3
Drug and alcohol use .....	3
Required use of seat belts .....	3
Licenses.....	3
Company owned vehicles.....	3
Personal vehicles on company business .....	4
Required cooperation with company management and enforcement agencies .....	5
Offering assistance .....	5
Required reporting of Collision and violations.....	5
Motorcycles.....	5
Company and personal property.....	5
Defensive driving .....	6
Inspection and maintenance .....	6
Garaging and storage .....	7
Collisions.....	7
Collision scene procedures.....	7
Driver recruitment, selection and assessment.....	9
Driver intervention record.....	11
Driver Training and Orientation .....	11
Telematics.....	12
Disciplinary actions:.....	14
Appendix A – Driver Acknowledgement Form .....	15
Appendix B – Personal Use Policy .....	16
Appendix C – Use of personal vehicles on company business policy.....	17
Appendix D – Driver’s Vehicle Inspection Report.....	18
Appendix E - Driver Responsibilities at Accident scenes.....	19
Appendix F – Accident Assistance Guide.....	21
Appendix G – MVR Record Evaluation Worksheet.....	23
Appendix H – Driver intervention record .....	24

## Safety statement

This driver policy document was designed to establish minimum safety requirements for the operation of vehicles used for company business. We are committed to providing and maintaining a safe working environment for our employees and protecting the citizens of the communities where we conduct business. Operating a vehicle on company business, whether the company's or your own, is a privilege and, as such, is governed by our policies and procedures. Your commitment to these policies and procedures are vital to building a safe driving culture within our company and ensuring your own safety, the safety of others and the success of the business.

We are committed to providing and maintaining a safe working environment for our employees and protecting the citizens of the communities where we conduct business from injury and property loss. Your commitment to the policies outlined in this document are vital to the success of building a safe driving culture within our company.

## Prohibited actions

The following actions are prohibited and may result in the immediate revocation of driving privileges:

- Driving while distracted: including, but not limited to, use of an electronic device (see cell phone policy) or any other actions such as eating, drinking, grooming, etc.
- Driving while impaired: The driver must not operate a vehicle at any time when his/her ability to do so is impaired, affected, influenced by alcohol, cannabis (or any derivatives), any drugs prohibited by company policy (illicit, prescribed or over-the-counter), illness, fatigue or injury.
- Reckless driving, racing, retaliatory driving or other actions that may needlessly endanger the driving public.
- Aggressive driving which includes, but is not limited to, speeding, tailgating, failure to signal a lane change, running red lights and stop signs, weaving in traffic, yelling, making obscene gestures and excessive use of the horn.
- Failure to follow and abide by federal, state and local traffic laws and regulations.
- Failure to abide by site specific posted speed limits while operating a vehicle on jobsites or any property owned by customers.
- Failure to report to your supervisor any injury or incident involving a company vehicle, or any non-owned vehicle operated on the company's behalf.
- Theft, damage to, or destruction of company property or the property of a co-worker or customer.
- Unauthorized passengers: Drivers of company vehicles must not pick up or transport unauthorized passengers. Unauthorized passengers include those individuals who are not company employees, not affiliated with the company or not contracted to conduct specific company business.
- Payment for carrying passengers or materials: Drivers of company vehicles must not request or accept payment for carrying passengers or materials. Neither may any company vehicle be used for any enterprise outside the company. For example, company vehicles may not be used for ridesharing or food/package delivery.
- Radar detectors: Drivers operating vehicles on company business may not use any radar detector, laser detector or similar device.
- Towing: Unless authorized, drivers of company vehicles must not tow, push or pull another vehicle or trailer that is not company owned or authorized.
- Hazardous materials: Unless authorized, drivers of company vehicles must not transport any hazardous materials.
- Employees must not allow cargo or materials such as dirt or mud to obscure the brake lights, license plate, or identification number of their company vehicle.
- Failure to ensure that all tools, equipment, and materials are adequately secured before operating vehicle.

- Failure to stow all cargo in compliance with OSHA, MSHA, DOT, and any other applicable regulatory standard.
- Transporting any passengers in the bed of a company vehicle.
- Commission of a felony offense while using, operating or possessing a company vehicle.

## Cell Phone Policy

- Employees are not permitted to use any electronic devices, either handheld or hands-free, while they are operating a vehicle, including but not limited to, mobile phones, iPods, iPads, GPS units and other devices, irrespective of whether the device is company issued or personal.
- Even where hands-free devices are legal and available, employees are not permitted to answer calls while driving. Incoming calls must be directed to voicemail. Consider a voice mail message such as "Hello, this is \_\_\_\_\_ (name, title, company). I am either away from my phone or I am driving, and, for safety reasons, I don't use my phone while driving. Please leave your name, number and a brief message. I will return your call as soon as I am able. Thank you."
- Employees are not permitted to read or respond to text messages emails, or any other electronic messaging while driving.
- If an employee needs to make an emergency call (911), the employee must park the vehicle in a safe location before making the call.

## Drug and alcohol use

The impairment of driving performance associated with drugs and alcohol is well documented and can be severe resulting in fatal consequences. The use and abuse of banned substances (e.g. heroin, cocaine, amphetamines) and / or alcohol has a very serious, negative effect on the safe operation of vehicles. The use of some prescription or "over the counter" medication, including marijuana can have similar results. Additionally, the use of some consumer products (also known as nutraceuticals) such as non-drowsiness medicines and energy drinks can impair driving performance.

No employee may operate any vehicle on company business while taking any medication that might impede the employee's ability to operate such vehicle safely.

CDL drivers are subject to all the DOT and FMCSA regulations.

Please refer to the company workplace drug policy for further information.

## Required use of seat belts

The driver and all authorized occupants are required to wear seat belts when the vehicle is in motion. The driver is responsible for ensuring passengers wear their seat belts. Children are not to be transported in company vehicles without prior written permission. If a child is transported, the driver must comply with the applicable local, state and federal child safety seat requirements.

## Licenses

Any employee operating a vehicle on company business on public roads shall carry on their person a valid US driver's license with proper endorsements, if required. Employees shall display the license upon the request of any supervisor or law enforcement officer.

## Company owned vehicles

- In order to be issued a company vehicle, all drivers must read and sign the Driver Acknowledgement Form. See Appendix A.
- Company vehicles may be driven only while on company business. Individuals who are assigned company vehicles are permitted to use them to commute to and from their assigned work reporting location and/or to authorized locations to conduct company business, subject to IRS rules.

- Vehicles operated for company business may only be driven by individuals who are authorized by the company and meet the minimum driver eligibility criteria contained in this document as determined by the proper company officials. No unauthorized passengers are permitted at any time.
- Assigned drivers and other authorized employees will not allow an unauthorized individual to operate a company vehicle. Disciplinary action, up to and including termination, may be taken against the assigned driver for violation of this policy.
- Commercial vehicles
  - Employees with the appropriate license for the class of vehicle being operated or driven, authorization from the company and qualified by state and Federal DOT (when applicable) will be permitted to operate a commercial motor vehicle.
  - A commercial vehicle, under Federal definition, may include a pickup truck hauling a loaded trailer.
- Use of company vehicles for personal use
  - Company vehicles are provided exclusively for business purposes. Only authorized company employees and authorized nonemployees (e.g., spouse/domestic partner) may drive company vehicles, provided that they meet the minimum driver eligibility criteria contained in this document. Children and other family members are not permitted to drive a company vehicle under any circumstances. Those employees authorized or required to take a vehicle home with them are limited to the most direct route between home and the business-related destination, with an allowance of 10 miles off-route to accommodate personal use during their normal commute. Any other non-business use is expressly forbidden.

#### OR

- Employees authorized by the company will be permitted to operate a company-owned passenger car, SUV, van or pick-up truck. When provided, company vehicles are a benefit for those employees. Provided all applicable laws are followed, employees are permitted to drive vehicles for personal use as well as company business. Unless authorized, vehicles may not be modified to tow trailers or driven off normal road surfaces. When the vehicle is driven for personal use, only the employee or the employee's spouse/domestic partner will be permitted to operate the vehicle. No one under the age of 21 will be permitted to operate the vehicle. All drivers, including approved spouses/domestic partners, are subject to Motor Vehicle Record review and approval. The company reserves the right to deny driving privileges to any employee or spouse/domestic partner. When driven for personal use, all minor children in the vehicle must be restrained in accordance with state laws regarding car seats. The company does not provide car seats.
- At no time may an employee use a company vehicle for activities such as ridesharing, product delivery or other related services. Appropriate legal and disciplinary action may be taken for unauthorized use of the vehicle; including allocation of liability to an unauthorized driver should any arise.
- Where personal use of company vehicles is granted by senior or executive management, the driver will be required to agree to and sign a Personal Use Policy. See Appendix B.

## Personal vehicles on company business

Employees who drive their personal vehicles on company business are subject to the requirements of this program including:

- Maintain auto liability insurance with minimum limits of \$\_\_\_\_\_ for bodily injury and \$\_\_\_\_\_ for property damage with combined single limit of \$\_\_\_\_\_. (NOTE: Companies should consult with their insurance broker or other insurance consultant to determine appropriate levels of minimum insurance for personal vehicles operated on company business)
- Maintain current state vehicle inspections as required.

- Maintain vehicle in a safe operating condition.
- Provide a proof of insurance (copy of declaration page) to the Vehicle Safety Coordinator every 6 months.
- Maintain an acceptable Motor Vehicle Report (MVR).
- Remove any 'business use' exclusion on personal insurance policy.
- Comply with the policies and rules set forth in this fleet safety program.
- Sign the Use of Personal vehicles on company business policy. See Appendix C.

## Required cooperation with company management and enforcement agencies

Drivers and permitted users as defined in this policy must cooperate with company officials and/or law enforcement agencies in matters such as violation of company policies, traffic stops and/or collision investigations.

## Offering assistance

Drivers operating a vehicle on company business must not assist disabled motorists or collision victims beyond their level of expertise. For example, if a driver is unable to provide the proper medical care, assistance must be restricted to the notification of proper authorities.

## Required reporting of Collision and violations

Authorized drivers as defined in this policy must meet the following collision, license suspension and violation reporting criteria:

- Collision involving a company vehicle or while operating a vehicle on company business must be reported to the company as soon as possible, but within 24 hours at the latest.
- License suspension or revocation of driving privileges must be reported to your supervisor upon notification of such suspension/revocation. Operating any vehicle on company business is prohibited until driving privileges are reinstated.
- Moving violations must be reported to your supervisor within three business days of conviction.
- Serious moving violations must be reported to your supervisor within one day of citation issuance. Serious moving violations include, but are not limited to:
  - Driving while using a handheld device
  - Driving while impaired/intoxicated
  - Reckless driving
  - Leaving the scene of a Collision
  - Speeding that is equal to or greater than 15 mph over the posted speed limit

## Motorcycles

Employees are prohibited from operating motorcycles, motor scooters or motor bikes when traveling on company business.

## Company and personal property

Employees are expected to ensure "reasonable care" of company property such as computers, work papers and equipment under their control. Company property left in vehicles must be secured out of sight to prevent theft. The company will not reimburse the employee for the theft of personal property from company vehicles or personal vehicles used for company business.

## Defensive driving

It is your responsibility to drive defensively and prevent collisions when operating a vehicle for company business. Defensive driving is a positive approach that follows a simple formula:

- Get information (identify potential hazards)
- Give information (let others know your intentions)
- Act appropriately (maintain a safety barrier around your vehicle)

A defensive driver is constantly monitoring and evaluating the driving situation, making necessary adjustments to be prepared for any situation. The following defensive driving habits may help prevent vehicle crashes:

- Constantly scan traffic conditions ahead, to each side and behind you.
- Use your communication devices, such as brakes lights, turn signals and four-way flashers, to ensure other road users know your intended actions.
- Keep your mind on your driving. Distracted driving is one of the leading causes of highway crashes. Deal with distractions in a safe location, while parked.
- Use accelerator and brakes smoothly.
- Use your horn as a warning signal only. Do not assume it will stop or correct a potentially dangerous situation.
- Slow down before you enter a curve and accelerate gradually as you round it.
- Pre-set temperature and radio controls.
- Clear windows of frost, ice, snow or debris before driving.
- Comply with all posted signs and speed limits. Zurich defines speed limits as the maximum safe speed in optimal conditions.
- Increase following distance. Zurich suggests at least four seconds in normal conditions in a sedan and longer in adverse conditions (e.g., traffic, weather events, etc.) When operating a larger vehicle or towing a load, Zurich suggests a minimum 6 seconds or 1 second following distance for every 10 feet of vehicle length following distance.
- Understand what is occurring ahead of the vehicle. Zurich suggests scanning at least ten seconds ahead.
- Drive for conditions. In inclement weather, slow down and allow for increased stopping distances and poor visibility.

## Inspection and maintenance

It is the responsibility of all drivers to ensure the vehicle they are operating is well-maintained and safe to operate. Drivers must ensure that applicable vehicle inspections, registrations and insurance certifications are current and valid.

All company-owned vehicles will be maintained by qualified technicians, designated service providers or company maintenance staff.

Records to confirm that all vehicles are being maintained in accordance with manufacturer recommendations will be maintained and monitored by \_\_\_\_\_.

Each day, prior to operating a vehicle for company business, drivers should perform an inspection confirming the vehicle is safe to operate. Inspection items should include, but not be limited to:

- Fluid levels and scheduled changes
- Oil or grease leaks around or under the vehicle
- Belts and hoses (cracks, swells, wear and tear)
- Suspension

- Tires (inflation and tread wear)
- Head lights, brake lights, turn indicators, hazard flashers, reflectors
- Mirrors (condition, cleanliness, adjustment)
- Wipers and washers, A/C, heater, defroster(s)
- Brakes
- Exhaust
- Steering
- Speedometer, fluid gauges, battery gauge
- Appropriate safety equipment (as applicable):
  - First aid kit
  - Flares, cones and/or reflective triangles
  - Spare fuses/bulbs
  - Seat belts
  - Fire extinguisher
  - Reflective safety vest
  - Cold weather emergency items
  - Flashlight

If defects are noted, drivers must take appropriate action to ensure the defects are corrected. If the vehicle cannot be safely operated, repairs **MUST** be completed before driving. See Appendix D for the “Driver’s Vehicle Inspection Report.”

No modifications will be made to any company vehicle. This includes, but is not limited to trailer hitches, stereo equipment and window tinting.

## Garaging and storage

Employees not able to provide overnight off-street parking will provide a written description of the planned parking practices to their supervisors, who will review and authorize the proposed plan. Vehicles garaged on company property will be parked in designated areas. Parking violations will be the responsibility of the authorized driver.

## Collisions

The following sections provide collision scene and collision review procedures and include classification of collision types. All collisions, no matter how minor, must be reported to the company immediately or as soon as practically possible. Also Refer to the Driver Responsibilities at Accident Scenes located in your vehicle for additional assistance and Appendix E below.

### Collision scene procedures

Employees will take the following actions when there are injuries and/or damage to vehicles or property.

- Stop, activate emergency indicators and contact authorities immediately (911).
- Protect the scene of the collision with emergency reflectors, flares, lanterns or flags.
- Administer first aid, as appropriate and within your skill level.
- If directed by law enforcement, move the vehicle to a safe location.

## **Aid the injured**

Check on the other party to determine if they need medical attention. As a reminder, general company policy on “offering assistance” is shown below:

Drivers operating a vehicle on company business must not assist disabled motorists or collision victims beyond their level of expertise. If a driver is unable to provide the proper medical care, assistance must be restricted to the notification of proper authorities (911).

## **Collect information**

- Use the Zurich Accident Assistance Guide located in your vehicle and Appendix F below.
- If possible, exchange insurance and other information with other parties involved, but do not talk about what happened.
- Get witness contact information.
- Using your personal or company issued cell phone and/or tablet take incident scene photographs if it is safe to do so. Ensure to get pictures of all involved vehicles, including license plates and damaged areas. Save all images digitally and place a copy in the crash file. These may be called into evidence.
- Take notes as to number of people in involved vehicles, names (if available), time of day, weather and road conditions, etc.

## **Make no statements**

- Do not make any statements (other than to police, company officials and company insurance representatives). DO NOT admit fault to anyone, including police. Also, do not apologize for anything. Do not sign anything. (The police may request your signature on their report or a ticket. If so, respectfully ask to defer signing until you’ve had a chance to consult your attorney.)
- Employees must never attempt to settle or negotiate with involved parties or responders to the scene.
- Communication with other involved parties must be kept to a minimum, and employees should take notes on the welfare and demeanor of the other party; If a witness talks to you, do not volunteer information to them about the facts of the collision.

Important driver’s note: Collision reporting instructions are contained in the glove box or console of each company vehicle. If you operate your personal vehicle on company business, we strongly urge you to maintain the same.

## **Collision review**

All collisions will be reviewed by the driver’s immediate supervisor with appropriate support from other company personnel. The review will be based on driver and police reports and available witness accounts. The purposes of the review are to collect the necessary information to defend the company in any litigation proceedings, determining preventability and to consider improvements to avoid such future occurrences. The outcome of the review will never be a determination of fault. (Zurich suggests the National Safety Council’s *Guide to Determine Motor Vehicle Collision Preventability* available online). <https://www.nsc.org/membership/other-resources/preventability-review>

## **Accident Classifications**

1. Non-preventable accident: Accidents that occurred despite the fact that the driver exercised every reasonable precaution to avoid the incident. Examples of non-preventable accidents include, but are not limited to:
  - Animal strikes
  - Struck while legally parked
  - Struck by other vehicle while stopped in traffic
2. Preventable accident: An accident, as ruled by the review committee, where the driver failed to exercise every reasonable precaution to avoid the incident



3. Major preventable accident: A preventable accident (see above) arising from a lane change, rear end collision or intersection incident, which resulted in a fatality, injury requiring treatment away from the scene or disabling damage (tow away) to any vehicle(s).

## Driver recruitment, selection and assessment

To evaluate employees as drivers, management will complete:

- Review the employee's Motor Vehicle Record (MVR) in accordance with applicable privacy laws. Compare the MVR with the guidelines listed in the Driver Qualification section below. Ensure the employee has a valid driver's license. Note: MVR's should be ordered and evaluated by the company, not the broker or insurance company.
- Contact each company who employed a regulated driver (i.e., CDL licensed) during the preceding 3 years and collect the following safety performance history as required by 391.23(i)(2):
  - General employment confirmation
  - Information about vehicle collisions involving the driver
  - When applicable, information regarding the driver's drug/alcohol violations and rehabilitation
- Define experience required (if applicable) for types of company vehicles. Ensure the employee is qualified to operate the type of vehicle he/she will drive, including requiring completion of a road test in each type of vehicle.
- Establish job descriptions for each type of position that requires driving and include the type of driver's license required for the position.
- Create an application for employment
- Background checks
- Medical fitness for duty evaluation
- Pre-employment Screening Program checks (commercial drivers only)
- Minimum age for operating a company vehicle is \_\_\_\_ (consider 21 or older). Zurich prefers 25 years of age
- All drivers may be monitored for compliance by the following means:
  - Observation
  - Telematics data
  - Road tests
  - General public feedback
  - Ride-along's by Safety, direct supervision and/or fleet management
  - In-vehicle training

Documentation of the qualification of each driver will be maintained. Also, records will be kept regarding the driver's training. Examples of items to be kept in the driver's qualification and/or personnel files include:

- Job application
- Copy of MVRs
- Previous employer inquiries and reference checks
- Training records
- Copy of current driver's license
- Copy of current medical card

- Annual certification of Violation form (with current MVR)
- Other items specific to drivers with a CDL
- Current certificate of insurance, if approved to operate a personal vehicle on company business

#### Minimum driver eligibility

The company has established criteria to minimize the “at-risk” behavior that causes collisions, injuries and property damage. Each current and prospective driver must meet the following standards to qualify and maintain driving privileges in good standing. All drivers in good standing will:

- Possess a valid driver’s license with all necessary endorsements
- Be able, by reason of experience, training or both, to operate the type of vehicle required to complete the work task

Studies have shown past moving violations and collisions are proven indicators of future crash involvement. For this reason, the company has established criteria to minimize these "at-risk" behaviors. Drivers in good standing will:

- Have no more than three moving violations in the past three years
- Have no more than two collisions in the past three years, no more than one of which was preventable
- Have no more than one moving violation and one collision in the past three years
- Have no serious violations in the past five years

Acceptable driver		
Moving violations*	Serious violations*	Accidents*

\*Indicates the review period for minor and major incidents and collisions is 3 years from the date of conviction.

\*\*Indicates the review period of serious events is 5 years from the date of conviction.

Examples of moving violations include, but are not limited to:

- Speeding
- Failure to obey traffic control devices
- Driving too fast for conditions
- Improper lane change
- Failure to yield

Examples of serious violations include, but are not limited to:

- Driving under the influence of alcohol or drugs (DWI)
- Hit and run
- Failure to report a collision
- Negligent homicide arising out of the use of a motor vehicle
- Operating a motor vehicle during a period of suspension or revocation
- Using a motor vehicle for the commission of a felony

- Operating a motor vehicle without the owner's authority
- Permitting an unlicensed person to drive
- Reckless driving

Drivers found not "in good standing" will be subject to corrective actions up to and including loss of driving privileges.

The company has established criteria to minimize the "at-risk" behavior that causes collisions, injuries and property damage. Each current and prospective driver must meet the following standards to qualify and maintain driving privileges in good standing:

- Driving behavior is evaluated on a "points system," in which violations are assigned higher points according to their severity, increasing likelihood in predicting crashes.
- Each driver will be evaluated using the form shown in Appendix G. Evaluations will occur prior to granting driving privileges, and at least once every year thereafter, depending on previous driving record. Violations from the prior 36 months will be included in each evaluation.

#### Driver Quality Standards

- - Minimum of 2 years driving experience in the class of vehicle they will be operating for the company
- - Driving skill evaluation
- - Training and monitoring period
- - Previous employer verification that includes dates of employment, crash history and type of vehicles operated
- - Vehicle specific road test
- - Pre-hire drug screening for all drivers (superintendents, project managers, etc.)

#### Driver intervention record

The company is committed to providing and maintaining a safe working environment for our employees and protecting the citizens of the communities where we conduct business from injury and property loss. For this reason, we may make available interventions for drivers exhibiting "at risk" behaviors". See Appendix H.

#### Driver Training and Orientation

- Drivers hired to operate a motor vehicle will participate in both new hire orientation and continuing education. In some instances, remedial training may also be required. Training may be online, in-class and in-vehicle/behind the wheel.
- New employees, contractors, and temporary hires will receive a copy of this program as part of their initial orientation. A formal orientation program is established to help ensure all drivers are presented with the company policy, understand their responsibilities and are familiarized with the vehicle. Training may be online, in-class and in-vehicle/behind-the-wheel. Areas that will be addressed with the driver include:
  - Review and assure that the driver understands the Motor Vehicle Safety Policy and the accompanying safety regulations.
  - Have the driver sign the Vehicle Assignment Agreement
  - Permitted use and users of the vehicle
  - Required license type and status
  - Prohibited actions
  - Substance and alcohol abuse
  - Driver training

- Cellular phone use and distracted and aggressive driving policies
- Collision scene procedures and incident reporting
- Vehicle garaging and maintenance responsibilities
- Security procedures, where applicable
- Review of emergency equipment
- Review individual Motor Vehicle Report (MVR)
- Incident reporting & emergency procedures
- Operation and controls of vehicle being assigned
- Vehicle inspection and maintenance requirements
- Hours of service requirements, electronic logging and logbook maintenance (if applicable)
- Defensive driving techniques and other best management practices.
- Commodity-specific training (e.g. hazardous materials)
- License Suspension: Drivers must immediately notify the employer if their license is suspended or revoked
- Yearly Training:
  - Drivers will be required to attend yearly driver training which may include:
    - Online courses
    - Classroom training
    - In vehicle training/coaching
- Remedial Training:
  - Drivers may be required to attend a company sponsored training program/course or safe driving school (National Safety Council Defensive Driving course or equivalent) or an alcohol/drug abuse program if a review of the driver's MVR indicates:
    - One or more violation conviction(s) within any one-year period, or
    - A conviction for driving while under the influence of alcohol or drugs.
    - Also, depending on the severity of the conviction, the employee's driving privileges may be revoked and/or may result in employment termination.
  - Drivers may be required to take specific training post-incident.

## Telematics

Company vehicles equipped with telematics data are subject to the following:

(ASSIGN person or department) is responsible for overall management of the vehicle telematics program. Their responsibilities include monitoring of telematics events, ensuring responsible managers are conducting behavior coaching in a timely manner, analyzing trends, developing ongoing training initiatives and providing progress reports to senior leadership.

(ASSIGN person or department) is responsible for reviewing telematics events, coaching vehicle operators within the specified timeframe and documenting each instance of coaching.

- Tracking Indicators
  - Speeding

- Hard Braking
- Rapid Acceleration
- Hard Cornering
- Extended hours of service
- Nighttime driving
- Safety Belt Use

Senior or executive leadership should determine the following:

- Determine what data is being captured.
- Establish goals for driver performance.
- Develop a communication campaign to inform drivers of the plan.
- Distribute driver scorecards weekly to identify issues and for coaching purposes.
- Develop training about the plan and what behaviors will be monitored and why.
- Education of all participants in the program and system users.
- Consider a policy that includes recognition (awards) and accountability (penalties).
  - Letters or certificates of appreciation
  - Gift Certificates, plaques, jackets, hardhat stickers, etc.
  - Driver of the month award
  - Newest vehicles in fleet to higher scoring drivers
  - Consequences need to be clearly stated in the policy.
  - The driver has been fully informed of the possible consequences
  - Driver is given due process in any situation where a penalty is imposed
- Driver Performance Reports
  - Calculates scores against predetermined settings.
  - Determine frequency of reporting (suggestions below)
    - Follow up within 24 hours
      - Hard braking
      - Rapid acceleration
      - Speeding in excess of 15 MPH for more than one minute
    - Follow up within 72 hours
      - Speeding in excess of 10 MPH for more than 10 minutes
      - More than 5 instances of hard cornering within a 7-day period
      - Excessive vehicle idling (top 10% of fleet)
  - Track performance to determine long term impacts
  - Establish an email alert system to notify managers of events

Source – Telematics implementation guide

<https://www.cdc.gov/niosh/nioshtic-2/20041807.html>

## Disciplinary actions:

Senior or executive leadership should determine the specifics of the following:

- Failure to follow all the procedures stated in this policy will result in:
  - First offense – verbal warning and coaching
  - Second offense – written reprimand and coaching/training
  - Third offense - loss of driving privileges or termination
  - However, any incident which is severe or willful in nature may automatically go to any level of discipline as deemed necessary by senior or executive leadership
- Employees may be disciplined up to and including termination or driving privileges will be suspended or revoked pursuant to any violation listed in this policy.

## Appendix A – Driver Acknowledgement Form

Driver Acknowledgement Form	
<p>1 The company has provided me with a copy of the policies defining use of company vehicles. A company official has reviewed these policies with me, and I understand and agree to comply with them.</p> <p>2 I agree to abide by all maintenance requirements outlined in this policy.</p> <p>3 I have received a copy of the Accident Reporting instructions and have been trained on its use in the event of an accident. I agree to comply with its instructions and understand that it is my responsibility to inform my direct supervisor as soon as possible following any accident or incident. I further understand that it is my responsibility to notify proper law enforcement agencies as soon as possible and to prepare a written report describing the accident events.</p> <p>4 I agree not to operate any vehicle while under the influence of drugs or alcohol. I fully understand that, should I be found operating a company vehicle while under the influence of drugs or alcohol, it shall constitute grounds for immediate revocation of driving privileges.</p> <p>5 I agree to drive only when I am alert and in full control of my assigned vehicle. If I am not, I will not drive or pull over until such time as I am fully in control.</p> <p>6 I agree to abide by all federal, state and local laws and ordinances regarding the operation and storage of the company-assigned vehicle. In addition, I understand that it is my responsibility, as a holder of a driver's license, to remain informed of and to fully comply with current and future laws and ordinances governing the operation and storage of motor vehicles.</p> <p>7 I understand that I must report to the company any suspension, revocation or cancellation of a driver's license prior to the operation of a company vehicle or any vehicle on company business.</p> <p>8 I agree to allow the company to request copies of my Motor Vehicle Report as often as the company sees fit.</p> <p>9 I understand that my use of any company vehicle or privilege to drive on company business may be revoked or restricted in accordance with the provisions outlined in company policies, which I have read and reviewed.</p> <p>10 Should the revocation or suspension of these privileges affect the performance of my assigned job responsibilities, I understand that this may constitute grounds for suspension without pay or dismissal from my position.</p> <p>11 I understand and agree that using handheld devices are dangerous and distracting and I agree not to operate a company vehicle or my personal vehicle, on company business, while doing so.</p>	
Certification	
I have read the above and agree to abide by this policy statement.	
Employee:	Date:
Supervisor:	Date:

## Appendix B – Personal Use Policy

Personal Use Policy	
(company car with limited personal use)	
<p>Personal use of assigned company vehicles will be limited to travel within a _____ mile radius of the employee's residence. Special permission will be required for personal trips farther than a _____ mile radius, and must be obtained in writing from _____. The employee, and if properly authorized, the employee's spouse /domestic partner, are the only authorized drivers of the company vehicle.</p> <p>It is expected that the operator of the company vehicle will comply with all laws and regulations as well as respect his/her driving use privilege by driving safely and taking proper care of the vehicle assigned to him/her.</p> <p>Any personal use of a company vehicle, except as specified above, will be considered unauthorized use and is absolutely prohibited. Including, but not limited to: ridesharing, product delivery and other related services.</p>	
<b>Certification</b>	
I have read the above and agree to abide by this policy statement in the operation of the company vehicle entrusted to me.	
Employee:	Date:



## Appendix C – Use of personal vehicles on company business policy

### Use of personal vehicles on company business policy

(personal car with limited business use)

An employee's use of a personal vehicle while on company business must be properly controlled to protect both the company and the employee. This certification confirms that employees understand whether they are permitted to drive a personal vehicle on company business and understand company policies related to that use.

\_\_\_\_\_ I understand that I am not an "authorized driver" for my company and as such am not permitted to operate company vehicles or my own vehicle on company-related business under any circumstances.

OR

- Maintaining auto liability insurance with minimum limits of \$\_\_\_\_\_ for bodily injury and \$\_\_\_\_\_ for property damage or combined single limit of \$\_\_\_\_\_.
- Maintaining current state vehicle inspections when required.
- Maintaining my vehicle in a safe operating condition when driven on company business.
- Proof of insurance (copy of declaration page, certificate of insurance) will be sent to \_\_\_\_\_. I agree to submit information concerning any changes or cancellation of that insurance and to provide updated evidence of insurance at any future renewal of my policy within three days of the change.
- If I am pulling a trailer or hauling equipment/materials, the vehicle that I use must be appropriately designed/rated for the work being done for my company.
- Acceptable motor vehicle report (MVR) that meets the policies set by my company (provide company policy reference)
- No 'business use' exclusion on personal insurance policy.
- No other use of the vehicle is permitted while I am operating for company-related activity. This includes but is not limited to: ridesharing, product delivery and other related services.
- I understand that my personal auto insurance is meant to be primary in the event I am involved in a vehicle collision while I am operating my personal vehicle on company business and that I am responsible for liability arising out of the operation of my vehicle.

#### Certification

I have read the above and agree to abide by this policy statement.

Employee:

Date:

## Appendix D – Driver's Vehicle Inspection Report

### Driver's Vehicle Inspection Report

Check ANY Defective Item and Give Details under "Remarks"

Date: \_\_\_\_\_

**Truck/Tractor No:** \_\_\_\_\_

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Air Compressor        | <input type="checkbox"/> Lights - Hazard Flashers         | <input type="checkbox"/> Safety Equip - Flash Light     |
| <input type="checkbox"/> Air Lines             | <input type="checkbox"/> Lights - Head Lights             | <input type="checkbox"/> Safety Equip - Fuses           |
| <input type="checkbox"/> Battery               | <input type="checkbox"/> Lights - Tail Lights             | <input type="checkbox"/> Safety Equip - Reflective vest |
| <input type="checkbox"/> Brake Accessories     | <input type="checkbox"/> Lights - Turn Indicators         | <input type="checkbox"/> Safety Equip - Spare Bulbs     |
| <input type="checkbox"/> Brakes                | <input type="checkbox"/> Mirrors                          | <input type="checkbox"/> Safety Equip - Spare Seal Beam |
| <input type="checkbox"/> Carburetor            | <input type="checkbox"/> Muffler                          | <input type="checkbox"/> Seatbelt                       |
| <input type="checkbox"/> Clutch                | <input type="checkbox"/> Oil or Grease Leaks              | <input type="checkbox"/> Speedometer                    |
| <input type="checkbox"/> Defroster             | <input type="checkbox"/> Oil Pressure                     | <input type="checkbox"/> Springs                        |
| <input type="checkbox"/> Drive Line            | <input type="checkbox"/> On-Board Recorder                | <input type="checkbox"/> Starter                        |
| <input type="checkbox"/> Engine                | <input type="checkbox"/> Radiator                         | <input type="checkbox"/> Steering                       |
| <input type="checkbox"/> Exhaust               | <input type="checkbox"/> Rear End                         | <input type="checkbox"/> Suspension                     |
| <input type="checkbox"/> Fifth Wheel           | <input type="checkbox"/> Reflectors                       | <input type="checkbox"/> Tachograph                     |
| <input type="checkbox"/> Fluid Levels/gauges   | <input type="checkbox"/> Safety Equip - Cold Weather      | <input type="checkbox"/> Tires (inflation and wear)     |
| <input type="checkbox"/> Front Axle            | <input type="checkbox"/> Safety Equip - Cones             | <input type="checkbox"/> Transmission                   |
| <input type="checkbox"/> Fuel Tanks            | <input type="checkbox"/> Safety Equip - Fire Extinguisher | <input type="checkbox"/> Wheels                         |
| <input type="checkbox"/> Heater                | <input type="checkbox"/> Safety Equip - First aid kit     | <input type="checkbox"/> Windows                        |
| <input type="checkbox"/> Horn                  | <input type="checkbox"/> Safety Equip - Flags             | <input type="checkbox"/> Windshield Wipers and Washers  |
| <input type="checkbox"/> Lights - Brake Lights | <input type="checkbox"/> Safety Equip - Flares            | <input type="checkbox"/> Other                          |
| <input type="checkbox"/> Lights - Dash Lights  |   |   |

**Trailer(s) No (s):** \_\_\_\_\_

- |  |                                       |                                    |
|--|---------------------------------------|------------------------------------|
| <input type="checkbox"/> Brake Connections   | <input type="checkbox"/> Hitch        | <input type="checkbox"/> Tarpaulin |
| <input type="checkbox"/> Brakes              | <input type="checkbox"/> Landing Gear | <input type="checkbox"/> Tires     |
| <input type="checkbox"/> Coupling Chains     | <input type="checkbox"/> Lights - All | <input type="checkbox"/> Wheels    |
| <input type="checkbox"/> Coupling (King) pin | <input type="checkbox"/> Roof         | <input type="checkbox"/> Other     |
| <input type="checkbox"/> Doors               | <input type="checkbox"/> Springs      |                                    |

Remarks:

---

---

---

---

---

- ☐ Condition of the above vehicle is satisfactory

Driver's Signature \_\_\_\_\_

- ☐ Above defects corrected
- ☐ Above defects need NOT be corrected for safe operation of the vehicle

Mechanic's Signature \_\_\_\_\_ Date \_\_\_\_\_

Driver's Signature \_\_\_\_\_ Date \_\_\_\_\_

Appendix E - Driver Responsibilities at Accident scenes



The Zurich Services Corporation  
Risk Engineering  
1299 Zurich Way  
Schaumburg, IL 60196-1056  
800 982 5964  
[www.zurichna.com](http://www.zurichna.com)

The information in this publication was compiled by The Zurich Services Corporation from sources believed to be reliable for informational purposes only. All sample policies and procedures herein should serve as a guideline, which you can use to create your own policies and procedures. We trust that you will customize these samples to reflect your own operations and believe that these samples may serve as a helpful platform for this endeavor. Any and all information contained herein is not intended to constitute advice (particularly not legal advice). Accordingly, person requiring advice should consult independent advisors when developing programs and policies. We do not guarantee the accuracy of this information or any results and further assume no liability in connection with this publication and sample policies and procedures, including any information, methods or safety suggestions contained herein. We undertake no obligation to publicly update or revise any of this information, whether to reflect new information, future developments, events or circumstances or otherwise. Moreover, Zurich reminds you that this cannot be assumed to contain every acceptable safety and compliance procedure or that additional procedures might not be appropriate under the circumstances. The subject matter of this publication is not tied to any specific insurance product nor will adopting these policies and procedures ensure coverage under any insurance policy.

In the US, risk engineering services are provided by The Zurich Services Corporation.

©2016-2019 The Zurich Services Corporation.  
All rights reserved.

A1-112012434-B (07/19) 112012434



Driver responsibilities  
at accident scenes



## Appendix E - Driver Responsibilities at Accident scenes (continued)

### Step-by-step

#### 1. Don't let it get worse

- Stop immediately. Remain calm and courteous.
- Secure the scene e.g. turn off ignition, set out warning devices and turn on emergency flashers, ready your fire extinguisher.
- Stay out of harm's way, move to a safe place to avoid being struck by oncoming vehicles, encourage others to do the same. Watch for fuel leaks and spills.
- Don't move the vehicle from the final resting point unless it presents a hazard to others, or until directed to do so by the investigating officer.

#### 2. Aid the injured

- Determine if you or anyone else needs medical attention and obtain appropriate medical services.
- Never move an injured person unless there is a danger of fire or other imminent hazard.

#### 3. Call it in

- Contact the police and emergency services.
- Be ready with pertinent information e.g. injuries, spills, damage, location.
- Contact your company representative.

#### 4. Collect info

- If possible, exchange insurance and other vehicle information with the other parties involved.
- Secure names and pertinent information of other drivers, vehicle occupants, and others involved.
- Get witness information, including names and phone numbers.
- Take photographs if it is safe to do so.
- Complete the accident report form and record relevant details e.g. whether citations were issued, responding emergency services, road conditions, and signage.

#### 5. Make no statements

- Make no admission of fault and do not discuss blame.
- Do not sign anything or make any statements (other than to police, company officials and company insurance representatives).
- You need to check on the other people, but do not talk about what you think happened until the police or company officials arrive on-scene.
- If a witness or someone else at the scene wants to talk to you, do not volunteer information to them about the facts of the accident.

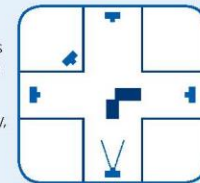
### Taking accident scene pictures

#### Starters

- Use caution when doing so.
- Don't be "pushy" about taking photos.
- If you are injured, you might ask another person to take pictures for you.
- Visually inspect the scene, and note circumstances that contributed to the crash (such as road conditions, traffic signals, lane markers, skid marks, tire marks, indication of prior damage).
- Plan your shots to get pictures from all angles. Capture what each driver would see approaching the scene.
- If possible, take photos from 20 – 50 – 100 steps from the crash scene.
- Remember that a flash may only be effective for about 10 feet.
- Take too many pictures instead of too few.

#### Scene pictures

- Take at least four photos of the area by turning in each direction.
- Take pictures of roadway, street markers, traffic signals/signs, lane markers or road marks.
- Take photos of skid marks or gouge marks left on pavement, sidewalks or in dirt.
- Photograph marks from both directions, and use a tape measure, ruler, note pad or other object to give "scale."



## Appendix F – Accident Assistance Guide

### Reporting instructions



Zurich is committed to delivering fast, fair and accurate claim service. Delivering when it matters is our most important promise to our valued customers. Reporting detailed loss information to Zurich quickly will enable us to provide the best service.

At the time of an auto accident or loss, please collect as much information as possible as outlined on this claim form. Then, report the claim to our Customer Care Center immediately, or as soon as practical.

You can report your claim to Zurich via any of the following channels:

- **(Preferred method) Call our Care Center at 800-987-3373**, available 24/7.
- On-line at **Zurichna.com**, click *Claims*, then *ZNA On-line Claims*, then *Automobile*.
- **Fax: 877-962-2567**
- **Mail** this completed form to:  
Colorado Springs Care Center  
P.O. Box 968017  
Schaumburg, Illinois 60196
- **Email:** [USZ\\_CareCenter@Zurichna.com](mailto:USZ_CareCenter@Zurichna.com)

Zurich

This pamphlet is provided for informational purposes only. Please consult with qualified legal counsel to address your particular circumstances and needs. Zurich is not providing legal advice and assumes no liability concerning the information set forth above.

©2015 Zurich American Insurance Company  
A1-112000358-B (02/15) 112004711



Keep this pamphlet  
in your vehicle



### Accident Assistance Guide



Appendix F – Accident Assistance Guide (continued)

Policy holder information

Company name

Policy number

Contact name

Email address

Address

Phone number

Accident description

Date

Time

Street

City

State

Loss description

Details of loss description:

Insured vehicle information

Driver's name

Driver's address

Driver's email address

Driver's phone number

Make

Model

Color

Year

Vehicle identification #

License plate #

Drivable or non-driveable

Current location

Damage description:

Other vehicle information

(or property description if not a vehicle):

Driver's name

Driver's address

Driver's email address

Driver's phone number

Make

Model

Color

Year

Vehicle identification #

License plate #

Drivable or non-driveable

Current location

Damage description:

Other vehicle information (Vehicle #3):

Driver's name

Driver's address

Driver's email address

Driver's phone number

Make

Model

Color

Year

Vehicle identification #

License plate #

Drivable or non-driveable

Current location

Damage description:

Pedestrian Information

Name

Address

Email address

Phone number

Injury description:

Witnesses

Name

Address

Email address

Phone number

Other details:

Witnesses

Name

Address

Email address

Phone number

Other details:

Police report

Police department that responded

Report number



## Appendix G – MVR Record Evaluation Worksheet

### Motor Vehicle Record Evaluation Worksheet

Driver Name	Date of MVR Review	Reviewer Name		
Violation or conviction	Points	# of violations	Total points	Notes
<b>Violations within previous 5 years (Serious)</b>				
Driving while intoxicated (DUI, DWI)	4		0	
Refuse drug/alcohol test	4		0	
Homicide or assault with a vehicle	4		0	
Leaving the scene of a crash (hit and run)	4		0	
Eluding a police officer	4		0	
Any vehicle related felony	4		0	
Drag racing	4		0	
Reckless driving	4		0	
Speeding 25 MPH or greater over the limit	4		0	
License suspension due to moving violations	4		0	
Driving while license suspended	4		0	
Other serious violation	4		0	
<b>Major violations within previous 3 years</b>				
Speeding 15 MPH to 25 MPH over the limit	2		0	
Improper lane change	2		0	
Failure to yield	2		0	
Running red light	2		0	
Careless driving	2		0	
Texting while driving	2		0	
Other major violation	2		0	
<b>Minor violations within previous 3 years</b>				
Speeding <15 MPH over the limit	1		0	
Failure to stop at stop sign	1		0	
Improper passing	1		0	
Improper backing	1		0	
Distracted driving (other than texting)	1		0	
Failure to pay toll	1		0	
Other minor violation	1		0	
<b>Vehicle collisions within previous 3 years</b>				
Vehicle collisions	3		0	
<b>Total Violation Points</b>		<b>0</b>	<b>0</b>	

4 points or more - High risk	2 -3 points - Medium Risk	0-1 point - Low Risk
------------------------------	---------------------------	----------------------

## Appendix H – Driver intervention record

Driver intervention record	
Indicate the intervention type:	
<input type="checkbox"/>	Verbal
<input type="checkbox"/>	Written/training
<input type="checkbox"/>	Revocation of driving privileges
Intervention and action plan	
Part one: Employee	
Employee's action plan to resolve the noted safety issue. Specifically, the plan must be filled out by you and state what you intend to prevent future occurrences	
Part two: Supervisor	
Supervisor's action plan to resolve the noted safety issue. Specifically, the plan must be filled out by the manager and state what the manager intends to provide for the employee (e.g. training, information, etc.)	
Certification	
Employee:	Date:
Supervisor:	Date:



The Zurich Services Corporation  
Risk Engineering  
1299 Zurich Way, Schaumburg, Illinois 60196-1056  
800 982 5964 [www.zurichna.com](http://www.zurichna.com)  
January 2021

The Information in this publication was compiled from sources believed to be reliable for informational purposes only. All sample policies and procedures herein should serve as a guideline, which you can use to create your own policies and procedures. We trust that you will customize these samples to reflect your own operations and believe that these samples may serve as a helpful platform for this endeavor. Any and all information contained herein is not intended to constitute advice (particularly not legal advice). Accordingly, persons requiring advice should consult independent advisors when developing programs and policies. We do not guarantee the accuracy of this information or any results and further assume no liability in connection with this publication and sample policies and procedures, including any information, methods or safety suggestions contained herein. We undertake no obligation to publicly update or revise any of this information, whether to reflect new information, future developments, events or circumstances or otherwise. Moreover, Zurich reminds you that this cannot be assumed to contain every acceptable safety and compliance procedure or that additional procedures might not be appropriate under the circumstances. The subject matter of this publication is not tied to any specific insurance product nor will adopting these policies and procedures ensure coverage under any insurance policy. Risk Engineering services are provided by the Zurich Services Corporation.

© 2019 – 2021 The Zurich Services Corporation. All rights reserved.

