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FCCI Fleet Safety Program Guide

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FCCI Fleet Safety Program Guide

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FCCI Fleet Safety Program Guide

Whether your company uses a single vehicle or an entire fleet, you need a fleet safety program. Fleet safety programs save lives!

This guide is intended to assist you and your company with the development of an effective fleet safety program. The first half of this guide provides information on the elements of a fleet safety program. The Appendices contain a sample policy and support materials. FCCI policyholders also have access to fleet-related bulletins and training materials in ExpressServeSM. If you have any questions that are not addressed in this guide, please contact your local FCCI risk control consultant.

The importance of hiring and training safe drivers and maintaining vehicles to save lives and avoid accidents cannot be overemphasized. If you or one of your employees use an automobile to conduct company business and that vehicle is involved in an accident, your company could be liable for enormous costs. Two of the factors that may contribute to your exposure to direct costs are *coverage limits* and the legal principle of *negligent entrustment*. Coverage limits refer to the maximum amount the insurer will pay on a claim, regardless of the actual value of the damage. Negligent entrustment refers to the negligence of an employer supplying an automobile to an incompetent driver and not to actual driver negligence. Negligent entrustment can occur if the company, another employee or third party owns the automobile, lends it to the incompetent-driver employee and then he is involved in an accident while driving the lent automobile.

Insurance is essential for protecting your business from *direct* financial loss. Yet, accidental losses have *indirect* consequences too.

INDIRECT FINANCIAL COSTS CAN INCLUDE:

- Disruption of business operations
- Loss of customer goodwill
- Missed business opportunities
- Vigher insurance premiums

Implementation of a formal fleet safety program benefits everyone - employee, business owner and insurance carrier.

BENEFITS OF A FLEET SAFETY PROGRAM CAN INCLUDE:

- Lower insurance premiums
- Compliance with DOT, OSHA and state motor carrier regulations
- Reduction of costs associated with damaged cargo
- Increased customer satisfaction
- Higher employee morale



Safety Mission Statement

A safety mission statement sets the stage for all future loss prevention activities.

Every safety-conscious company should have a safety mission statement to inform employees of the company's intent to provide a safe work environment, including its intent to support and enforce a formal fleet safety program.

GOALS OF AN EFFECTIVE SAFETY MISSION STATEMENT:

- To affirm its own long-range purpose
- To commit management at all levels to reinforce this purpose
- Solution To encourage employees to take an active role in ensuring a safe work environment

Every employee in the company should have the information necessary to make sound accident prevention decisions. Because compliance with a safety mission statement requires understanding of and adherence to specific guidelines, the statement itself should be in writing and should be distributed to all employees.

THE SAFETY MISSION STATEMENT SHOULD INCLUDE:

- Purpose. What are management's main safety goals, and why?
- Scope. Does the policy pertain to on-the-job safety? Off-the-job safety? Public safety? Property damage?
- **Responsibility**. Who is responsible for what?
- Authority. Who has it and how much?
- Standards. What guidelines does your company use?
- Accountability. How are individuals held accountable?

For a sample Mission Statement, please refer to <u>Appendix 8</u> in this guide under Fleet Safety Policy.

New Employee Hiring and Screening

Statistical studies demonstrate that the vast majority of motor vehicle accidents are preventable.

Once your safety mission statement is in place, the next step in creating an effective fleet safety program is to establish a formal process for hiring and screening safety-conscious drivers.

The establishment of a meaningful and realistic pre-employment screening program is vitally important to the successful operation of any motor vehicle fleet, whether it be a coast-to-coast interstate operation or an incidental fleet in which the primary operation is not the transportation of freight. By selecting the best available driver, a company helps to avoid future financial loss resulting from accidents and equipment abuse.

Selecting the right driver depends largely on job standards that outline the prerequisites and skills necessary for satisfactory job performance. Drivers who meet well-established guidelines will usually work and drive safely. A properly designed and implemented fleet safety program will help reduce vehicle accidents and control vehicle related loss exposures, and avoid costly and unnecessary claims against your business. **Successful companies have long recognized that the money they spend on vehicle safety programs typically provides a superior return on their investment.**

An essential first step toward protecting your business is establishing a process for review and evaluation of each driver's motor vehicle record (MVR). The drivers you hire should be licensed and qualified to drive the size and type of vehicle they will operate. You should make every effort to be sure that they will drive safely. This is a must for anyone who operates a company vehicle, their own vehicle, or a third-party owned vehicle while on company business. You should properly evaluate anyone that you will allow the personal use of company vehicles, which may include the employee's spouse or other family members.

This guide provides sample forms for evaluating and qualifying potential drivers. The forms are provided as samples only and should be used to develop your own forms in consultation with your legal adviser to meet specific needs of your organization.

HIRING AND SCREENING BEST PRACTICES

- 1. Use a suitable Employment Application and Driver Supplement (see <u>Appendix 1</u> for FCCI's suggested form) to obtain driver's license numbers and relevant driving experience, including type of equipment, training, accident record and traffic convictions (at least three years or longer, if required by law; not only job-related). If a background check is part of your screening process, make sure you comply with all federal and state consent and disclosure requirements.
- 2. Establish written job descriptions, requirements and performance standards for new hires and current employees.
- 3. Verify employment and check references and training. Look for at least two to three years' experience driving the type of vehicles they will drive for you.
- 4. Make a legible photocopy of the driver's license for your file, preferably in color. Note any special restrictions. Check the expiration date to confirm validity.
- 5. Furnish and explain written copies of the company fleet policies. These policies should include rules for safe equipment operation and your company's accident review policy, personal use policy, and drug and alcohol policy.
- 6. Be sure to take special licensing requirements into consideration, such as the requirements for a Commercial Driver's License (CDL).
- 7. Administer a Road Test (Appendix 2) in the vehicles that your drivers are expected to drive. Be sure to document test.
- 8. Administer substance abuse and alcohol testing, if required by law. Even if not required, drug-free workplace programs are a good business practice and may help to lower your insurance premiums. Contact your FCCI risk control consultant to obtain a copy of FCCI's Drug-Free Workplace Program.
- 9. The Federal Motor Carrier Safety Act (FMCSA) requires that persons driving a Commercial Motor Vehicle (CMV) be physically qualified to do so. The driver must carry a medical examiner's certificate demonstrating their qualifications. A copy of this certificate should be kept for your records. If the driver does not have an up-to-date certificate, one should be obtained prior to employment and operation of a CMV.
- 10. Use a Driver Information and Selection Checklist (Appendix 3).

Motor Vehicle Records (MVRs)

There are more than 227 million licensed drivers and more than 273 million registered vehicles in the U.S.

According to the National Highway Traffic Safety Administration, 36,560 people were killed in crashes in the U.S. in 2018. The number of passenger vehicle (cars and light trucks) occupant fatalities is at its highest since 2008.

Interestingly, a review of FCCI policyholder driver database information indicates that drivers with one violation are 336% more likely to have an accident than drivers with no violations.

Not everyone is qualified to drive your company vehicle. In fact, there are some individuals you should not allow to drive any vehicle, even their own, while conducting business for your company. Your assets and reputation are at risk.

MOTOR VEHICLE CRASHES CAN BE PREVENTED USING MULTIPLE RISK CONTROL METHODS, INCLUDING:

- Proper hiring and evaluation
- Oriver training
- Oriver and vehicle safety policies and rules
- Regular vehicle inspections
- Regular vehicle maintenance
- Sormal accident investigation procedures

One of the most important and critical methods for preventing accidents is proper driver hiring and evaluation. Checking MVRs is an extremely important step in the driver screening process. Don't risk having a person with a poor driving record operate an expensive piece of company equipment, such as a \$40,000 company vehicle.

All businesses should check MVRs at least annually for employees that regularly drive an automobile for work. Your company should establish its own process for review and evaluation of drivers. This is your responsibility, not the responsibility of your agent.

FCCI Employers Edge offers many resources for the hiring process, including a primer on hiring new employees, interview techniques and evaluation forms, and state-specific information on background checks and sample authorization forms. Visit FCCI Employers Edge on ExpressServe.

NHTSA Crash Site Data for 2016

Evaluating MVRs

When reviewing MVRs, it is valuable to establish some minimum requirements. Federal, state and local laws should be considered when developing criteria to identify qualified operators. Anyone who operates a vehicle for you should be properly licensed and qualified. You should do everything reasonably possible to be sure your drivers drive safely. Keep a copy of all MVRs in your files.

Since drivers with a good driving record are less likely to be involved in future accidents, underwriters expect a substantial percentage of acceptable drivers to have clean driving records. It is important to consider the driver's most recent driving history, which includes the last three years of driving. Federal or state law may require consideration of a longer period of driving history.

Driving records should include a review of MVRs and an accident history for both at fault and not-at-fault accidents. Not-at-fault accidents may indicate the driver's lack of defensive driving skills and ability. Pay close attention to the frequency of not-at-fault accidents for each driver.

CRITERIA

You should establish acceptable MVR criteria in accordance with legal requirements, union agreements and in consultation with your legal counsel. The following information is representative of what you and your legal counsel may consider unacceptable and marginal MVR criteria:

'Unacceptable' Driving Record	'Marginal' Driving Record
A driver with major violations within the last three years, including:	A driver who has one or more serious violations in the past three years, such as:
Violating the open container law (driver or passenger)	Excessive speeding (15 mph or more over the speed limit in any speed zone)
Reckless driving	Careless driving, creating an accident
Failure to yield to emergency vehicles	Driving with two moving violations within the past 18 months
Three or more moving violations within the last three years (including at-fault accidents whether cited with a violation or not)	A driver whose driving record reflects possible poor driving habits, such as:
Vehicular homicide or other felony	Several not-at-fault accidents
Passing a school bus	Several minor traffic infractions
Leaving the scene of an accident	License at one time suspended for minor infractions
Driving under suspension	
Driving under the influence of alcohol or drugs	
Refusal to submit	
Texting or unlawful use of a wireless device while driving	
Less than three years' driving experience	

The Commercial Driver's License (CDL)

Federal law requires all commercial truck and bus drivers to be licensed under national standards. The licensing requirements apply to drivers who operate vehicles weighing more than 26,000 pounds (11,800 kg.), vehicles carrying more than 16 passengers and vehicles used to transport hazardous materials.

This legislation was prompted by statistics indicating that trucks and buses were involved in a disproportionately high number of fatal road accidents. The re-licensing that resulted from this legislation was also intended to prevent commercial drivers from concealing vehicle code violations by registering themselves under different licenses in different states.

All 50 states and the District of Columbia require commercial drivers to pass a standardized written examination and a road test. The FMCSA has additional requirements for entry-level drivers that go beyond the requirements to obtain a CDL. No one who operates a Commercial Motor Vehicle shall have more than one license. The licensing information and traffic records of all licensed drivers are now maintained in a national computer network. Previously, each state had its own traffic records, and officials in one state could not easily obtain information about violations in another state.

CDL REQUIREMENTS

This is an overview of the federal regulations concerning the CDL standards for drivers of a Commercial Motor Vehicle (CMV). For more information, refer to Title 49 CFR Part 383 of the Federal Motor Carrier Safety Act (FMCSA). You should also refer to state regulations.

A – **Class A License** is required to operate a combination vehicle with a gross combined vehicle weight of more than 26,000 pounds or any vehicle towing a trailer in excess of 10,000 pounds.

B – **Class B License** is required to operate a single heavy straight vehicle with a gross vehicle weight of more than 26,000 pounds. This license also permits towing a trailer of 10,000 pounds or less.

C – **Class C License** is required to operate a small vehicle designed to transport 16 or more passengers (including the driver), or a vehicle used for transporting hazardous material.

Additional endorsements to the CDL required for operation of:

- Oouble and triple trailers
- Sender vehicles
- Tanker vehicles
- Vehicles used to transport hazardous materials
- School buses

Drivers who are not required to maintain a CDL:

- Certain military drivers
- Sermers
- Sirefighters
- Emergency response vehicle drivers
- Orivers removing snow and ice

Motor carriers subject to the Federal Motor Carrier Safety Act (FMCSA) must maintain a driver qualification file for each driver (See §49 CFR § 391.51). The file must include, but is not limited to, the following items:

- The driver's application for employment completed in accordance with §49 CFR § 391.21;
- A written record with respect to each past employer who was contacted and a copy of the response by each state agency, pursuant to §49 CFR § 391.23 involving investigation and inquiries;
- The certificate of driver's road test issued to the driver pursuant to §49 CFR § 391.31(e), or a copy of the license or certificate which the motor carrier accepted as equivalent to the driver's road test pursuant to §49 CFR § 391.33;
- ✓ The response of each state agency to the annual driver record inquiry required by §49 CFR § 391.25(a);
- A note relating to the annual review of the driver's driving record as required by §49 CFR § 391.25(c)(2);
- A list or certificate relating to violations of motor vehicle laws and ordinances required by §49 CFR § 391.27;
- The medical examiner's certificate of his/her physical qualification to drive a commercial motor vehicle as required by §49 CFR § 391.43(f) or a legible photographic copy of the certificate; and
- A letter from the Field Administrator, Division Administrator, or State Director granting a waiver of a physical disqualification, if a waiver was issued under §49 CFR § 391.49.

The FMCSA is subject to change, so these requirements should be checked periodically by you and your legal adviser to ensure compliance with current law.

Driver Discipline

Traffic safety authorities have stated that the majority of motor vehicle accidents can be attributed to supervisory failure to convincingly teach, demonstrate and foster proper attitudes.

The quality of supervision is especially important in the operation of a motor vehicle fleet because:

- The driver is on his/her own during practically all of his/her working hours, operating without direct or constant supervision.
- Oriver performance is a product not only of the skill and knowledge of the driver, but of his/her attitude. Using good principles of supervision is the most effective way to positively develop a driver's attitude.
- There are penalties for certain violations, including but not limited to:
 - · Driving under the influence of alcohol or controlled substance(s)
 - Leaving the scene of an accident
 - · Refusing to submit to an alcohol test as required by a state or jurisdiction
 - · Commission of a felony involving the use of a CMV
 - · Operating a CMV with a revoked, suspended or cancelled license

Penalties for traffic violations are progressive up to and including a lifetime suspension of the license. Refer to the Federal Motor Carrier Safety Regulations, Part 383, and Subpart D for more specific information. Drivers and employers who violate the rules may be subject to civil or criminal penalties. (49 U.S.C. 521(b))

Personal Use of Vehicles

In a number of commercial fleet operations, employees will have the opportunity to use a company vehicle for personal use. Personal use may entail keeping vehicles at the employee's residence, driving vehicles to and from work, or using the vehicle for transporting personal property. A salesperson working from home is a typical example of a person who may be assigned a vehicle. Another example would be maintenance staff permitted to use company vehicles so they can be available for emergency calls at night.

POLICY STATEMENT

If your fleet operation has these or similar exposures, it is imperative that management develop and implement a vehicle use policy statement or company vehicle agreement. The statement should outline specifically when and under what conditions personal use of the company vehicle is permitted, who is authorized to drive the vehicle and who is authorized to be a passenger in the vehicle.

Use of vehicles by unauthorized drivers should be prohibited.

It should also be noted that some automobile insurance policies limit coverage to only authorized use of the vehicle.

An example policy statement is included in this fleet safety program guide (see Appendix 8).

Distracted Driving

Distracted driving is a growing problem worldwide. Consider the following statistics:

- Distracted driver related crashes kill more than nine people and injure more than 1,000 every day in the U.S. (2,841 killed and 400,000 injured in 2018).¹
- Nearly 15% of crashes in which someone was injured involved distracted driving.
- S There is a 37% reduction in brain activity associated with driving while using a cell phone.
- Orivers looking out of the windshield can miss seeing up to 50% of what is around them when talking on any kind of cell phone.
- Studies² show that voice-to-text is more distracting than typing texts by hand.

Distracted driving is engaging in any activity that detracts from the primary task of driving. All distractions endanger driver, passenger and bystander safety.

There are three main types of distraction:

- Visual taking your eyes off the road
- Manual taking your hands off the wheel
- Cognitive taking your mind off of driving

Distracted driving activities may include texting, talking, eating or drinking and grooming. While any of these distractions can endanger the driver and others, texting while driving is especially dangerous because it combines all three types of distraction.

On the average, your eyes are off the road for 4.5 seconds to read or send a text. At 55 mph, that's the equivalent of driving the length of a football field blindfolded!

¹ https://www.cdc.gov/motorvehiclesafety/distracted_driving/index.html

² http://www.nsc.org/DistractedDrivingDocuments/Dashboard-Infographic-Printable.pdf

Youthful Drivers

Youthful drivers carry an elevated risk to your business. According to the CDC, the risk of motor vehicle crashes is higher among 16-19-year-olds than among any other age group. In fact, per mile driven, teen drivers, ages 16 to 19, are nearly three times more likely to be in a fatal crash than drivers age 20 and older.

Teens are more likely than older drivers to underestimate dangerous situations, fail to recognize hazardous situations, make critical decision errors that lead to serious crashes, speed and fail to maintain safe following distances. Careful deliberation should be taken before choosing to allow a youthful driver to operate a company vehicle for company business. Use of insured vehicles by youthful, non-employee drivers is discouraged due to the increased liability exposure to your business.

FCCI underwriting guidelines offer these tips regarding youthful drivers:

- Vouthful operators (age 22 and under) increase the degree of personal use exposure substantially.
- Orivers with less than three years of driving experience are unacceptable.
- Avoid youthful operators driving sport or high performance vehicles.
- Avoid youthful operators driving vehicles requiring a CDL.
- Avoid youthful operators with prior accidents or violations.

Accident Investigation, Reporting and Review

Even those companies with superior fleet safety programs may have a motor vehicle accident. Because of this possibility, it is extremely important to be prepared. All vehicle operators must know exactly what to do in the event of an accident. When involved in an accident, emotions often run high and it is not a good time to be uncertain about what needs to be done. To ensure prompt and accurate accident reporting, all drivers must be prepared and trained.

<u>The Driver's Accident Reporting Kit (Appendix 4)</u> is a useful tool for gathering information you will need to report an accident and begin the accident investigation and review process. A copy should be kept in the glove compartment of every company-owned or operated vehicle. Everyone who drives for you should be trained in its use.

When you evaluate a driver's actions, you should compare them against those of a driver who practices good defensive driving techniques. If the facts do not show that the driver did everything reasonably possible to avoid the accident, the accident should be considered preventable for purposes of training and safety evaluation.

<u>Our Management Guide for Determining Accident Preventability (Appendix 5)</u> will provide you with useful information for making these determinations and coming to conclusions that are fair and consistent.

Your primary goal when reviewing accidents should always be to learn everything you can to help prevent a similar accident from occurring again.

Properly conducted accident investigations will provide you with information identifying:

- S Defective equipment
- Inadequate maintenance
- Adverse road conditions
- Poor driving habits
- Oriver training needs
- Necessary disciplinary action
- Improperly secured cargo
- Accident prevention techniques

Addressing each situation in a timely manner is important to the success of a company's fleet safety program.

Inspections and Maintenance

VEHICLE INSPECTIONS

You should do everything reasonable to ensure that your company's vehicles are safe to drive. The Federal Motor Carrier Safety Act (FMCSA) may require your company to make sure that the parts, accessories and safety equipment are in good working condition prior to vehicle use, or your company may be subject to state or local laws requiring certain inspections.

Driver inspections are the most effective way to identify obvious vehicle hazards. A driver should review the last driver vehicle inspection report and sign off on it if there were defects or deficiencies noted and there is certification that they have been corrected. Federal, state or local laws may require these and other inspections be documented. Use the <u>Vehicle Safety Inspection Form (Appendix 6)</u> to identify needed repairs as well as to confirm any repairs that have been recently completed. For more information, check the FMCSA's administration website at *www.fmcsa.dot.gov*.

If there are no applicable federal, state or local requirements, it is still good business practice to conduct such inspections to minimize accidents.

Implement formal procedures to ensure needed repairs are completed promptly. The Vehicle Safety Inspection Form will help you accomplish this goal.

VEHICLE MAINTENANCE

Ideally, problems, defects or deficiencies will have been prevented as a result of an effective and conscientious maintenance effort.

Poor vehicle maintenance can prove costly. In addition to potentially causing accidents, it can lead to lost income from failure to meet schedules due to breakdowns. It might even void your vehicle warranty. A well-managed vehicle maintenance and inspection program can add thousands of miles to a vehicle's life.

You should maintain records on each vehicle (i.e., set up a file on each vehicle). At a minimum, the file should document the following:

- Oate of service
- Vehicle identification
- Current odometer mileage
- Services performed
- Vho did what work
- Vhat parts, if any, were replaced
- Vho manufactured the parts
- All other information required by law

<u>The Vehicle Maintenance Inspection Form (Appendix 7)</u> contains a sample checklist. For more information on commercial automobile fleet risk management techniques, check with your FCCI risk control consultant.

Checklist for Automobile Fleet Safety

NEW EMPLOYEE HIRING AND SCREENING

- Review application for employment
- Oevelop criteria for MVRs
- Senforce CDL requirements
- Conduct a road test
- Develop criteria for acceptable driving
- Implement a disciplinary program

DRIVER SUPERVISION

- Monitor the performance of drivers
- Require drivers to sign a Vehicle Use Policy Statement

ACCIDENT INVESTIGATION

- Make a driver reporting kit available
- Address and investigate all accidents in a timely manner
- Sensure that all drivers are familiar with post-accident procedures

MAINTENANCE AND INSPECTION

- Develop a preventive maintenance schedule for servicing
- S Implement vehicle safety requirements

Any fleet safety program should be evaluated annually to ensure accuracy and effectiveness.

Appendices

Appendix 1:	Driving Position Supplement
Appendix 1a:	Motor Vehicle Report Consent and Information Form
Appendix 2:	Road Test
Appendix 3:	Driver Information and Selection Checklist
Appendix 4:	Driver's Accident Reporting Kit
Appendix 5:	Management Guide for Determining Accident Preventability
Appendix 6:	Vehicle Safety Inspection Form
Appendix 7:	Vehicle Maintenance Inspection Form
Appendix 8:	Fleet Safety Policy Template
	Vehicle Use Policy

DRIVING POSITION SUPPLEMENT

Name:	_DOB:	SSN:
Current Address:		
City, State, Zip:		

Driver's Licenses:

Number	State	Expiration

Traffic Violations in the Past Three Years:

Date	Location	Infraction

Crash History in the Past Three Years:

Date	Location	Details

Has the driver's license, permit or privilege to operate a motor vehicle ever been denied?

No____Yes____Why?______

Has the driver's license, permit or privilege ever been suspended or revoked?

No____ Yes___ Why?______

I certify that all information on this application is true and complete to the best of my knowledge and that any misrepresentation could be reason for dismissal or denying employment. I recognize that I will not be permitted to operate a company vehicle or drive on company business if a review of my driving record indicates an Unacceptable Record.

Signature of driver/prospective driver:____

Date:_

APPENDIX 1A

MOTOR VEHICLE REPORT CONSENT AND INFORMATION FORM

I hereby provide written consent to ________("Company") to obtain motor vehicle record (MVR) information in connection with my application for employment and/or my continued employment with Company to confirm my eligibility or continued eligibility to drive Company vehicles (whether owned, leased, or rented), and/or to drive my personal vehicle while performing in the course and scope of my employment. This written consent shall also be valid for Company's insurance agent to obtain MVR information in connection for use in rating and/or underwriting insurance for the Company.

I understand and agree that Company may use an outside agency to research my motor vehicle and driving records and that the outside agency will provide an MVR report to Company. Under the provisions of all applicable federal, state and local laws, I hereby authorize and permit Company, without reservation, to obtain an MVR from any and all states in which I have held a driver's license. I agree that a copy or facsimile of this authorization shall be valid as the original. This authorization shall serve as an ongoing authorization for Company to obtain my MVR for lawful purposes at any time during my affiliation with Company unless revoked in writing.

Print Full Name	
Exactly as it appears on driver's license	
Date of Birth (mm/dd/yyyy) //	
List all states in which you have been licensed in the last 5 years:	List corresponding license number(s)
Expiration Date of Current License (mm/dd/\\\\) / /	

Have you received any moving violation(s) or been involved in any accident (including no-fault) within the past 7 years?

If "Yes", list and explain in full detail, giving applicable dates, exact nature of offense, etc. (for speeding tickets, provide details on MPH over posted limit). An offense may not disqualify you as a driver, but a false statement will.

Signature	Date:	-

river's Name:	Date:	Code:		
ocation:	License No.:			
Road Test				
Koad lest	ALWAYS	OCCASIONALLY	NEVER	
Drives in center of lane				
Adjusts speed to conditions				
Reduces speed, if necessary				
Steers smoothly				
Looks both ways at intersection				
Looks behind before pulling from curb				
Checks sides and rear				
Anticipates others' actions				
Checks mirrors regularly				
Yields to pedestrians				
Avoids being boxed in				
Avoids hard stops or turns				
Signals and takes proper lane for turning				
Taps horn to alert others				
Makes eye contact				
Signals before pulling from curb				
Maintains safe following distance				
Avoids blind spots				
Is alert to parked cars				
Allows adequate room to pass				
Performs visual inspections				
Fastens seat belt				
Avoids using phone and other distractions				
Checks instruments				

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Blueprint for Safety [®]			Risk Control
Driver's Name:		Date: _	
License No.:	State:	Exp. Da	te:
Driver Information	and Selecti	on Chec	klist
Employment application completed and on fileInterview completed			
Driving experience and qualifications listed, inclu	uding dates		
Driving experience on file and attached			
Driving experience reviewed			
 Background and prior employment check compl Physical examination complete – Acceptable / N 			
 Physical examination complete – Acceptable / N Valid license? Yes No 	ior Acceptable / IN/A		
MVR ordered (date):			
☐ MVR reviewed (date):			
	n suspended or revoked?		
	•		
Yes No Why?			
Yes No Why?			
Yes No Why?	v (include dates, causes and r		
Yes No Why?	v (include dates, causes and r		
Yes No Why? Prior three-year accident and traffic conviction review	v (include dates, causes and r		
Yes No Why? Prior three-year accident and traffic conviction review List any additional driver information below or attach	w (include dates, causes and r		
Yes No Why? Prior three-year accident and traffic conviction review List any additional driver information below or attach	w (include dates, causes and r		
Yes No Why? Prior three-year accident and traffic conviction review List any additional driver information below or attach Applicant recommended for hire? Yes No If not, why?	w (include dates, causes and r		
Yes No Why?	v (include dates, causes and r		

Α	Ρ	Ρ	E	N	D	IX	4	ŀ.	

FCCI [®] INSURANCE GROUP			IVER'S				Dat	te of l	Report: ncident:	□ A.M. □ P.M.
DRIVER INFORMATION Name (First, Middle, Last)		1	REPORT	Address	KII					
Telephone No.	Vehicle Year Vehicle N				Vehicle Model			VIN No. (Identification)		tification)
Description of Damage									,	
Any Passengers? Yes	No If "Yes," lis	t below:								
Name Address								Telephone No.		
Name Addre			ddress					Telephone No.		
Name Addre			ddress					Telephor	ne No.	
OTHER PARTY INFORMAT	ION									
Name (First, Middle, Last)				Address						
Telephone No.		Driver's Lice	ense Number a	r & State Expira			Expiration	Date of Birth		
Name of Insured										
Insurance Company or Agency				Policy Number			Policy Expiration	Policy Expiration Date		
Vehicle Year Vehicle	Make		Vehicle Model				VIN No. (Identifi	VIN No. (Identification)		
Description of Damage										
Any Passengers? Yes No If "Yes," list below: Anne Address									Telephor	ne No.
Name Address								Telephone No.		
Name Address							Telephone No.			
LOCATION OF ACCIDENT(Street Address and Intersection) City				City		State	Zip
		, interecetari,					,			
POLICE INFORMATION Police Agency: Hwy Patrol	City PD Sr	neriff's Office	Other (Li	ist):						
Case Number:	Anyon	e injured?		issued?	lo	То	whom?			
LOCATION Intersection Parking Lot Rural Road Other:		Dry Vet Snow/Ice Dther:	Under Re	d ☐ Raining [☐ Other:			☐ Snowing ☐ Fog		GHT Day Sunset Dark Other:	☐ Street Light ☐ Dawn
ACCIDENT SEVERITY: INSURED DRIVER No Injuries Bruises, No Broken Bones Broken Bones, Nonlife Threatening Life Threatening Death	INSU Nor Rar Illey Rer Fai Spe	CITATIONS: INSURED DRIVER An Red Light Illegal Turn Reckless Driving Fail To Yield Speeding Other:			DENT ER DR Injuries ises, Ne ken Bo hlife Thr Threat ath	Bones		TATIONS HER DR None C Ran Red L Ilegal Turr Reckless I Fail To Yie Speeding Other:	IVER] Unknown .ight ו Driving	
Headlights on? Your Vehicle:	Yes 🗌 No Oth	er Vehicle:] Yes 🗌 No			ACCIE	INDICATE ON THIS I	I DIAGRA		APPENED: north by an arrow
Passenger/Witness Name			Telephone No. ()			$\langle \rangle$		\geq	\sum	
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DRIVER'S ACCIDENT REPORTING KIT KEEP THIS IN YOUR VEHICLE FOR USE WHEN IN AN ACCIDENT

FIRST

- Stop immediately and determine if there is damage to your vehicle or to another vehicle(s). If possible, avoid obstructing traffic.
- Place emergency flags or flares along the roadside preceding the accident site.
- Contact the appropriate medical personnel as soon as possible.
- Direct someone to contact the local law enforcement agency; or, if possible, call them yourself.
- Notify your employer of the accident as soon as possible.

SECOND

- Obtain: 1. Names, addresses, and phone numbers of drivers and occupants of the other car(s); 2. Names, addresses, and phone numbers of anyone injured; and, 3. Names, addresses, and phone numbers of any witnesses.
- Complete the enclosed Auto Accident Report Form promptly and submit it to your employer.
- If a camera is available, take photographs of: 1. The accident scene from your direction of travel; 2. The vehicle positions from a close up range; 3. The damaged area; 4. Skid marks, and 5. The other vehicle (include license plate).
- Employer should forward the Driver Report of Accident Form to their insurance agent.
- Promptly contact the FCCI Insurance Group* Claims Center at 1-800-226-3224 and report the accident.

THIRD

Consider the use of an FCCI Insurance Group Freedom Select Repair Shop which can be located in Express Serve or through the handling claim adjuster.

IMPORTANT

- Do not make or give a statement to anyone except:
- 1. A law enforcement officer; 2. A representative from your employer; and 3. A claims representative from FCCI Insurance Group
- Do not make any settlements with anyone, and do not argue about the accident or who is at fault for the accident.
- Do not offer to make any payments.
- If the accident involves an unattended vehicle or fixed object, take reasonable steps to locate and notify the owner. If the
 owner cannot be found, leave a notice in a conspicuous place on the vehicle or object, listing your name and address, the
 name of your employer, and the phone number for your employer.

It is important that all claims are reported to us AT ONCE!



Every incident involving an automobile, regardless of the driver's or insured's assessment of fault, should be reported to FCCI Insurance Group with as complete information as possible including names, addresses, and phone numbers of all involved parties and witnesses.

SOME IMPORTANT THINGS TO REMEMBER WHEN REPORTING A CLAIM

- 1. Complete the enclosed Auto Accident Report on all automobile claims.
- 2. Notify FCCI Insurance Group immediately if you are served with a legal summons or suit papers.
- 3. DO NOT ADMIT FAULT OR SIGN ANYTHING EXCEPT A TRAFFIC CITATION until you have consulted with FCCI Insurance Group.

NOTE: This publication is not a part of your policy. The information contained in this publication is provided for informational purposes only and does not attempt to identify all potential hazards or remedial actions. The information provided is only to assist you in your compliance and risk control efforts. FCCI Insurance Group* shall not be liable for any loss, death, damage or expense arising out of the use of the suggested risk control measures. FCCI Insurance Group* makes no representations and provides no legal advice regarding federal or state requirements. There may be additional federal and state requirements with which you are required to comply that are not contained in this material. You are solely responsible for complying with federal and state laws, including compliance with any changes in the law, and for the safety of your operations. If you have question or concerns regarding legal compliance please consult your legal adviser.

*FCCI Insurance Group includes the following carriers: Brierfield Insurance Company, FCCI Advantage Insurance Company, FCCI Commercial Insurance Company, FCCI Insurance Company, FCCI Specialty Insurance Company, Monroe Guaranty Insurance Company and National Trust Insurance Company.

1-LCOT-5518-NA-04, 1/17

MANAGEMENT GUIDE FOR DETERMINING ACCIDENT PREVENTABILITY

The determination of accident preventability applies only to the administration of a risk control and safety program. It is only intended as an aid for monitoring the driving habits of drivers and does not apply to a determination of fault, negligence or other legal liability for any driving violation or accident.

Preventability and Defensive Driving

The concept of preventability is based on the belief that minimizing accidents and optimizing safe driving performance requires consistent adherence to defensive driving principles and techniques such as those backed by the National Safety Council.

Factors used in determining *preventability* do not include concepts such as fault or negligence which typically have legal connotations. Instead, with legal considerations aside, determinations focus on using defensive driving ability to avoid accidents, in spite of another driver's wrong actions or adverse driving conditions.

Standard of Performance

Accidents involve so many different factors that it is impossible to set hard, fast rules to classify them as *preventable* or *non-preventable*. Management must make this determination to ensure consistency and impartiality. The following guidelines are offered to assist with this process.

- 1. **Intersections** Drivers must approach, enter and cross intersections prepared to avoid accidents that might occur through the action of other drivers. Complex traffic movement, blind intersections, or failure of the other driver to conform to law or traffic control devices will not automatically dismiss an accident as *non-preventable*. Intersection accidents are typically *preventable* even though a driver has not violated traffic regulations.
- Backing Practically all backing accidents are preventable. A driver is not relieved of responsibility to back safely even when someone guides the maneuver. Only the driver can control the movement of the vehicle, checking all clearances through proper use of rear view mirrors and turning to look back.
- 3. Front-end collisions Regardless of an abrupt or unexpected stop of the vehicle ahead, a driver can avoid accidents by maintaining a safe following distance at all times. Even under ideal driving conditions, a driver should maintain a 2-second following distance between his vehicle and the one ahead. A driver must also be prepared for possible obstructions on the highway, either in plain view or hidden by the crest of a hill or the curve of a roadway. The strength of your car's headlights, the speed of your reactions and the power of your brakes determine how fast you can drive safely at night. These factors combine to determine your safe stopping distance.
- 4. Rear-end collisions Investigation will often disclose that a driver risked being struck from behind by failing to maintain a margin of safety in his own following distance. Rear-end collisions preceded by a roll back, an abrupt stop at a grade crossing, when a traffic signal changes, or when a driver fails to signal a turn at an intersection are preventable. Failure to signal intentions or to slow down gradually should result in a determination of preventable.
- 5. **Passing** Failure to pass safely suggests faulty judgment and possible failure to consider one or more important factors that a driver should observe before attempting the maneuver. Unusual actions of the driver being passed or of oncoming traffic might appear to exonerate a driver involved in a passing accident, however, the entire passing maneuver is voluntary and the driver is responsible.
- Being passed Sideswipes and cut offs while being passed are *preventable* if a driver fails to yield to the passing vehicle by slowing down or moving to the right where possible.
- 7. Lane encroachment A defensive driver is rarely a victim of entrapment by another driver when changing lanes. Similarly, entrapment in merging traffic is an indication of unwillingness to yield to other vehicles or wait for a break in traffic. Blind spots are not valid excuses for lane encroachment accidents. Drivers must make extra allowances to protect themselves in areas of limited sight distances. Squeeze plays causing involvement with parked cars, pillars and other road structures can be avoided by dropping back when it is apparent that the other driver is forcing the issue or contesting a common portion of the road.
- Grade crossings Collisions with fixed rail vehicles, such as trains, street cars, etc., occurring at grade crossings, in traffic, in a rail yard, switch area or on private property, are the responsibility of the defensive driver to avoid.

- 9. Opposing vehicles It is extremely important to closely examine the action of your driver when involved in a head-on or sideswipe accident with a vehicle approaching from the opposite direction. Exact location of vehicles, prior to and at the point of impact, must be carefully verified. Even though an opposing vehicle enters your driver's traffic lane it may be possible for your driver to avoid the collision. For example, if the opposing vehicle was in a passing maneuver and your driver failed to slow down, stop or move to the right to allow the other vehicle to re-enter its own lane, your driver has failed to take appropriate action to avoid the occurrence. Failing to signal the opposing driver by flicking the headlights or sounding the horn should also be taken into account.
- 10. Turning Turning movements, like passing maneuvers, require the most exacting care. Squeeze plays at left or right turns involving other vehicles, scooters, bicycles or pedestrians are the responsibility of the driver making the turn. Failure to signal, properly positioning the vehicle for a turn, checking rear view mirrors, checking pedestrian lanes, or taking any other defensive action should be considered. U-turns by your driver that result in a collision are *preventable*.
- 11. Pedestrians Traffic regulations and accident review findings generally favor the pedestrian hit by a moving vehicle. An unusual route chosen by a pedestrian at mid-block or from between parked vehicles does not necessarily relieve a driver from taking precautions to avoid such accidents. Whether speed limits or 'reduce speed' warnings are posted, a traveling speed that is too fast for conditions may contribute to pedestrian involved accidents. School zones, residential streets and other areas with special pedestrian traffic must be traveled at reduced speeds appropriate to the particular situation. Bicycles, motor scooters, and similar equipment are generally operated by young and inexperienced operators. Any driver who fails to reduce speed when this type of equipment is operated within sight distance is at greater risk of an accident. Merely keeping within posted speed limits is not sufficient when unusual conditions call for further voluntary speed reduction.
- 12. Weather Adverse weather conditions are not a valid excuse for being involved in an accident. Rain, snow, fog, sleet or icy pavement have never caused an accident. These conditions merely increase the hazards of driving. Failure to adjust driving to the prevailing weather conditions should be cause for deciding an accident *preventable*.
- 13. Alleys, driveways and plant entrances Accidents involving traffic originating from alleys, driveways, plant entrances and other special intersecting locations should be carefully analyzed to determine what measures a driver might have taken to avoid the occurrence. Failure to slow down, sound a warning or to yield to other drivers can be considered cause to judge such an accident *preventable*.
- Fixed objects Collisions with fixed objects are preventable. They usually involve failure to properly judge clearances. New routes, strange delivery points, resurfaced pavements, inclined entrances and similar situations are not valid reasons for excusing a driver being involved.
- 15. **Parking** Unconventional parking locations, i.e., double parking, failure to put out warning devices, generally constitute evidence for judging an accident *preventable*. Roll-away accidents from a parked position normally should be classified *preventable*. This includes those arising from unauthorized entry by others into an unlocked and unattended vehicle as well as failure to properly block wheels or turn them toward the curb to prevent vehicle movement.
- 16. Mechanical failure Any accident caused by mechanical failure that reasonably could have been detected by the driver but disregarded should be judged *preventable*. It is the driver's responsibility to correct unsafe vehicle conditions and obtain immediate repairs when its continued operation might result in an accident. If mechanical difficulties occur unexpectedly and the driver fails to check with the employer for emergency instructions, the accident is considered *preventable*. An accident caused by mechanical failure that results from abusive driving should also be considered *preventable*.
- 17. **Non-collision** Accidents such as overturning or running off the road may result from emergency action by the driver to prevent being involved in a collision. Examination of driving practice prior to the accident may reveal a speed too fast for conditions or other errors indicating a lack of defensive driving.
- 18. **Miscellaneous** If a driver is involved in an accident and found to be in violation of any motor vehicle laws or regulations the accident would be judged *preventable*.

It is impossible to describe in detail every way a driver might avoid an accident. This guide merely highlights common occurrences and provides perspective for evaluating them. To further assist you, the following standard of defensive driving should be applied to evaluate all accidents involving your drivers:

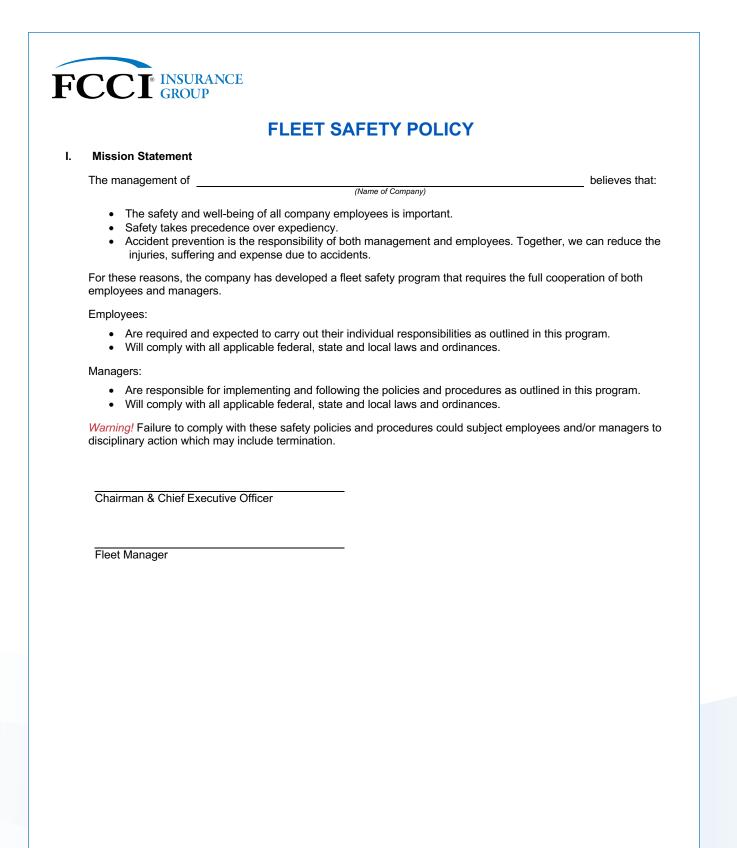
A defensive driver commits no driving errors and makes allowances for the lack of skill or improper driving practices of others. A defensive driver adjusts his/her own driving to compensate for unusual weather, road, and traffic conditions and is not involved in an accident because of the unsafe actions of pedestrians or other drivers. By being alert to accident producing situations, a defensive driver recognizes the need for preventive action in advance and takes necessary precautions to avoid the accident. He or she knows when it is necessary to slow down, stop, or yield the right of way to avoid involvement.

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*FCCI Insurance Group includes the following carriers: Brierfield Insurance Company, FCCI Advantage Insurance Company, FCCI Commercial Insurance Company, FCCI Insurance Company, Insurance

Make and Model:	Year:
Vehicle Number:	Trailer Number:
Driver:	Date:
Odometer Reading:	
Vehicle Safety Insp	ection Form
CHECKLIST:	
Engine oil	□ Headlights
Power steering fluid	□ Tailights
□ Battery water	Turn signals
Auto transmission fluid	□ Mirrors
□ Hoses	□ Glass
□ Tire pressure	□ Brakes
□ Tire tread	□ Trailer hitch
Windshield washer fluid	□ Windshield wipers
□ Spare tire	Cargo tie downs
License plate	□ Fire extinguisher
First aid kit	□ Flare kit/emergency flag kit
Backup alarms	□ Seat belts
Mud flaps	 Driver's Accident Reporting Kit
□ Other	
ITEMS REQUIRING REPAIR:	
TENS REQUIRING REFAIN.	
Driver's signature:	
-	
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Driver's Name:				Date:			
VIN Number:			Odometer Reading:				
Vehicle Mainte	enar	nce Inspe	ction Fo	'n			
Check all items that are in good workir and notify the appropriate employee to	•		need attention, then e	xplain in the Remarks section below,			
MECHANICAL:							
_ Engine oil		Belts		Radiator			
Windshield washer fluid		Steering		Transmission fluid			
Power steering fluid		Defroster		Hydraulic equipment			
Backup alarms		Foot brake		Hoses			
□ Battery		Air/Heat		Other			
☐ Clutch		Park brake					
NTERIOR:							
Driver's Accident Reporting Kit		Fire extinguisher		Horn			
First aid kit		Seat belts		Other			
Emergency equipment		Interior lights/gauges					
Rear view mirror		Spare tire/jack					
EXTERIOR:							
Headlights		Turn signals		License plate/registration			
Mud flaps		Hitches		Mirrors			
□ Taillights		Windshield wipers		Other			
Tire tread		Tarpaulin					
☐ Tire pressure		Glass					
Remarks:							
Driver's signature:							
Date corrected:							
Mechanic's remarks:							
Mechanic's signature:							
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		d Insurance Company. FCCI Ad	vantage Insurance Company	FCCI Commercial Insurance Company.			
have question or concerns regarding legal compliar FCCI Insurance Group includes the following carrie FCCI Insurance Company, FCCI Specialty Insurance	ers: Brierfiel						



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П.

	is committed to screening and evaluating prospective employees and
(Name of Company)	
current employees before assignment to a driv	ving position with this company.
	(Name of Person)
is responsible for oversight of our driver screer	ning procedures. Our methods will include:
 Verification of valid driver's license Documented Road Test Documented Motor Vehicle Record (M 	ver supplement and completion of Driver Information and Selection Checklist IVR) review at hire and annually for anyone who may drive a vehicle I include at least three years of driving history.
Drivers who possess an unacceptable driving r purposes. The following criteria will be utilized	record will not be permitted to operate a motor vehicle for company business when reviewing MVRs:
"Unacceptable" Driving Record	
A driver with major violations within the last three	ee years, including:
Violating the open container law (driveReckless driving	r or passenger)

- Failure to yield to emergency vehicles
- Three or more moving violations within the last three years (including at-fault accidents whether cited with a violation or
- not)
- Passing a school bus

Driver Hiring and Screening

- Leaving the scene of an accident
- Driving under suspension
- Driving under the influence of alcohol or drugs
- Refusal to submit
- Texting or unlawful use of a wireless device while driving
- Less than three years' driving experience

"Marginal" Driving Record

A driver who has one or more serious violations in the past three years, such as:

- Excessive speeding (15 mph or more over the speed limit in any speed zone)
- Careless driving, creating an accident
- Driving with two moving violations within the past 18 months •

A driver whose driving record reflects possible poor driving habits, such as:

- Several not-at-fault accidents •
- Several minor traffic infractions
- License at one time suspended for minor infractions

III. Driver Supervision and Training

(Name of Company)

is committed to safe operation of motor vehicles

for our business activities on a continuing basis. Therefore we will utilize the following:

- Employee review and acknowledgement of our Vehicle Use Policy (see attached)
- Employee review and acknowledgement of our Distracted Driving Policy (see attached) .
- Periodic documented driver safety training meetings (at least 2x/year)
- Revocation of driving responsibility and privilege for anyone with an unacceptable MVR
- Mandatory defensive driver training in the event of an at-fault or preventable crash
- GPS telematics on company vehicles to provide management with real time information on vehicle operation

is responsible for overall supervision of company drivers.

(Name of Person)

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PAGE 3

IV. Non-Owned Vehicles

An employee driving a personal vehicle for company business also poses certain risks for the company and others. Therefore,

requires the following from those employees:

- (Name of Company)
- Provide a copy of your valid driver license
- Be included on our insurance driver list
- · Authorize the company to perform regular MVR check on your driving record
- · Participate in company driver training initiatives
- Maintain personal automobile liability insurance limits acceptable to the company and provide a copy of your declaration page at each renewal

V. Accident Procedures and Investigation

If you are involved in an accident, follow the steps outlined in the Driver's Accident Reporting Kit:

- Stop immediately and determine if there is damage to any vehicle; avoid obstructing traffic, if possible
- Place emergency flags or flares along the road preceding the accident site
- · Contact emergency responders immediately if there are any injuries
- Call the police
- Call your employer
- · Document details of the accident utilizing the reporting kit as soon as possible
- Supervisor will respond to the scene, if possible

(Name of Person)

and/or the Safety Committee will review the details of the

recognizes that there are many benefits to a

accident utilizing the following to determine preventability and root cause:

- Accident Reporting Kit
- Police Report
- Employee Interviews
- Management Guide for Determining Accident Preventability

VI. Vehicle Maintenance and Inspection

(Name of Company)

well-maintained fleet of vehicles. Some of these benefits are:

- Enhanced business reputation by keeping vehicles clean and presentable
- Cost savings and longevity offleet by performing preventive maintenance at manufacturer recommended intervals
- Improved employee morale from driving clean and reliable vehicles
- Reduced potential for accidents due to a maintenance issue

We require the following procedures to keep a well maintained fleet:

- Daily walk around and visual inspection by each driver prior to start of work
- Daily documented post trip inspection for heavy vehicles
- Monthly documented vehicle inspection of standard vehicles
- · Immediate notification to supervisor or fleet manager of any safety issue or repair need
- Maintain a documented service and repair history for each fleet vehicle

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VEHICLE USE POLICY AGREEMENT

I, the undersigned individual agree that, upon assuming the position of

with

(hereinafter referred to as the "Company"), an appropriate, effective as of the date below, I will be allowed to use a Company vehicle to perform my job duties. As such, the vehicle is a tool related to the performance of specific jobs and is never to be considered a part of compensation. Therefore, should I be transferred or promoted in the future to a position within the Company for which a vehicle is not deemed an appropriate or necessary tool, I will cease to have the use of any such Company vehicle.

I agree to abide by the following when a Company vehicle is in my care, custody or control:

- I will use the Company vehicle only for Company business and never for personal use unless specifically authorized in writing by my supervisor or other Company personnel having authority to authorize such use.
- 2. If personal use of the Company vehicle is specifically authorized, only I will drive the vehicle.
- I will practice sound defensive driving techniques and otherwise exercise reasonable care in the operation of the Company vehicle.
- 4. Distracted driving is a growing problem and the Company is committed to minimizing this hazard. I understand that it is company policy that cell phones are not to be used while driving on company business. I will pull over to a safe area when I need to make a call. I will not send or read text, instant messages, emails or access the internet using a wireless device while driving a Company vehicle. I hereby acknowledge that I DO NOT HAVE THE COMPANY'S PERMISSION to drive a Company vehicle while texting, instant messaging, sending or reading emails or accessing the internet using a wireless device.
- 5. When used for Company business, only company employees or other persons being transported for business purposes will be allowed to ride in or enter the Company vehicle, and only other authorized Company personnel will be permitted to drive it.
- 6. I understand and acknowledge by signing below that I DO NOT HAVE COMPANY'S PERMISSION to drive Company vehicles while consuming or after consuming alcoholic beverages, drugs or other substances known to impair the ability to drive, and that I have no authority to allow others to drive Company vehicles if either I or the other person are consuming or have consumed alcoholic beverages, drugs or other substances known to impair the ability to drive. I understand and acknowledge that any permission to drive a Company vehicle previously given by the Company is automatically revoked under the above circumstances.
- 7. I understand that violation of this Vehicle Use Policy Agreement may result in disciplinary action up to and including termination of my employment.
- 8. I will obey all traffic laws, ordinances and regulations pertaining to the operation of motor vehicles. I will pay any fines, parking tickets or other assessments for violations of traffic laws, ordinances, or regulations imposed on me. I acknowledge fines paid by me for any violations of such motor vehicle laws, ordinances or regulations are totally my responsibility and will not be reimbursed by the Company.
- 9. I will wear a seat belt at all times and will require all passengers to do so as well.
- 10. Prior to driving the Company vehicle, I will check tires, lights, wipers, horn, turn signals, rear view mirrors and brakes to be sure they appear to be in safe operating condition. If defects are noted, I will promptly report and/or have them repaired as appropriate.



- 11. In the event of an accident, I will promptly comply with the Company automobile accident reporting procedures.
- 12. I understand that if I am involved in an accident with a Company vehicle and the Company's insurance carrier assumes responsibility for payment of resulting claims, I may be required to attend a defensive driving training course.
- 13. I am aware that the Company's automobile insurance DOES NOT cover me when I am driving a non-company car for personal use; it only insures the Company vehicles. I understand that if I do not have my own personal auto policy, it is very important that I contact my insurance agent to purchase Named Non-owner automobile insurance to cover me when driving other automobiles (e.g., rental cars).

These policies have been fully explained to me and I understand the contents of the Company Vehicle Use Policy Agreement. I am aware that the failure to abide by these policies will result in disciplinary action, up to and including termination of my employment with the Company.

By:

Date:



VEHICLE USE POLICY

Alcohol, Drug, and Wireless Communication Addendum

I understand and acknowledge by signing below that I DO NOT HAVE COMPANY'S PERMISSION to:

- Drive Company vehicles while consuming or after consuming alcoholic beverages, drugs, or other substances known to impair the ability to drive, and that I have no authority to allow others to drive Company vehicles if either I or the other person are consuming or have consumed alcoholic beverages, drugs, or other substances known to impair the ability to drive. I understand and acknowledge that any permission to drive a Company vehicle previously given by the Company is automatically revoked under the above circumstances
- 2. Distracted driving is a growing problem and the Company is committed to minimizing this hazard. I understand that it is company policy that cell phones are not to be used while driving on company business. I will pull over to a safe area when I need to make a call. I will not send or read text, instant messages, emails or access the internet using a wireless device while driving a Company vehicle. I hereby acknowledge that I DO NOT HAVE THE COMPANY'S PERMISSION to drive a Company vehicle while texting, instant messaging, sending or reading emails or accessing the internet using a wireless device.

I understand and acknowledge that the provisions of the above paragraphs supersede any previous signed vehicle use policy and cannot be changed, amended or revoked by anyone within the Company.

By:

_____ Date: _____



More than a policy. A promise.

FCCI Insurance Group

6300 University Parkway Sarasota, FL 34240 800-226-3224

www.fcci-group.com

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