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Best practice in fleet management  
Issue 02  
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In this Fleet Matters:

LIABILITY - REDUCING YOUR EXPOSURE

Are you correctly insured?

Is your fleet roadworthy?

Is your reputation at risk of breakdown?

What help is available?  
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## Are you correctly insured?

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Just as you are responsible for the welfare of employees while at work, including whilst driving, you must also ensure that others are not put at risk by their work-related driving activities. This includes drivers using their own or hired vehicles and the implications are serious.

- Over 25% of accidents involve somebody driving for work  
([Department for Transport](#), 2014)
- You need to consider 60+ factors before somebody drives for you.  
([Driving At Work](#), HSE, 2014)
- 27% of drivers lacking adequate insurance cover 5,000+ miles for work  
([Masternaut survey](#), 2014)

In the event of an accident involving a vehicle being driven on your business, regardless of whether you own the vehicle, the potential consequences include:

- Third-party compensation claims for damage, injury or death
- Prosecution of the company under numerous statutes
- Prosecution of individual company directors

Ignorance of a driver's or vehicle's insurance status will not normally be considered an extenuating or mitigating factor. Your knowledge will be expected to be complete, accurate and current.

**Action point:** Protect yourself, your drivers and the public by ensuring that any journey undertaken on your behalf is fully covered by correct comprehensive insurance. Obtain proof of the extent and currency of all policies. Ensure that a policy is not rendered void by a driver not holding the correct licence for the vehicle.

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## Is your fleet roadworthy?

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If you have a truck that needs to be repainted, or a car with a heater that does not always work, your employees might be reluctant to use them, but this has nothing to do with being roadworthy. The most basic test of whether a vehicle should be on the road is enshrined in Section 47 of the Road Traffic Act, 1988.

- If you use on a road at any time, or cause or permit to be used, a motor vehicle which needs an MOT pass and does not have one, you are ... guilty of an offence.

You need to be sure, at all times, that any vehicle being driven on your business is legally compliant, even if you do not own the vehicle. If you have a mixed fleet, remember that cars, trucks and most other vehicles need to be tested annually once they are three years old, but the requirement is stricter for some vehicle classes. Taxis, private passenger vehicles and ambulances, for example, all need to be MOT tested after just their first year.

You should also be aware that the scope of an MOT Test only extends to the meeting of road safety and environmental standards. It does not check the vehicle's general mechanical condition. It is only a test, not a service, and does not include any necessary remedial work.

Commercial vehicles are subject to a wide variety of statutes, covering everything from lighting to loading, but the MOT certificate is a fundamental requirement for every class of vehicle driven for your business.

**Action point:** Conduct a fleet safety audit to determine when each vehicle was last serviced, when its next service should be performed, what problems have previously needed rectifying and what other scheduled works are due, such as timing belt changes. Implement a regime that prevents any vehicle being driven for your business without up-to-date servicing being certified and 24/7 verifiable.

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## Is your reputation at risk of breakdown?

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You would expect every journey undertaken for your organisation to have a business justification. People have to travel from place to place and materials and goods have to be delivered or collected. Timing is invariably a critical factor:

- Meetings have to start on time.
- Processes depend upon availability of materials.
- Customers demand prompt delivery.

Vehicle reliability is critical to your business success: you can only afford one vehicle breakdown en route to any customer. Anybody can suffer a single problem; rightly or wrongly, more than one vehicle failure will be interpreted as neglect and your reputation will suffer.

Most breakdowns are preventable. A planned service and maintenance regime can not prevent a driver using the wrong fuel, but it can pre-empt many commonplace problems. According to the AA, the most frequently causes of breakdowns include:

- flat or faulty battery
- alternator faults
- starter motor problems
- clutch cables
- spark plugs
- HT leads

Ensuring that your own vehicles are correctly maintained is straightforward. Applying the same discipline to 'grey fleet' vehicles used for your business need not be problematic, especially if scheduling is automated.

**Action point:** Insist upon checking every MOT certificate for every vehicle driven on your behalf, taking note of any advisory comments. Ensure that the annual re-test is booked well in advance to prevent any gap between certificate expiry and available test appointment. Be sure that you have immediate access to any certificate in the event of any queries following accidents or routine police checks.

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## What help is available?

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The Fuel Card Group has helped with cost-effective fleet management for many years, accumulating an enviable breadth and depth of expertise. Its experience is readily available to help fleet managers through a growing range of specialist products and services.

Many thousands of vehicles are already managed with the assistance of **MileageCount**, next-generation fleet automation software backed by a range of bespoke services. It covers everything the fleet manager needs to ensure that vehicles are legally compliant, properly roadworthy and reliably maintained:

- fast Driver and Vehicle Standards Agency checks on **vehicle insurance** and **MOT certificates**.
- automated **service scheduling** with detailed technical information for cost-effective maintenance.
- full coverage for owned and grey fleets, including temporary hire and short-term lease.

**Action point:** **Request a free Fleet Safety Health Check** from the Fuel Card Group and ask for a no-obligation demonstration of MileageCount capabilities.

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