

SAFETY GUIDE

A Safety Guide For Non-Owned Vehicles.

What's a non-owned vehicle?

Refers to any vehicle used for businesses purposes that's not owned by your organization.



Vehicles that are leased, rented, hired, borrowed or owned by your employees.

EXAMPLES OF NON-OWNED VEHICLES FOR COMPANY USE



- Sales reps using their vehicle to visit clients
- Picking up/ delivering supplies or food
- Employees renting vehicle for business trips

ARE EMPLOYERS LIABLE FOR NON-OWNED VEHICLE ACCIDENTS?

Companies are liable for on-the-job driver performance of their employees and are not immune from non-owned auto liability.

Non-owned auto liability controls must be similar to those established for company-owned vehicles. This should include: driver license validity, proper insurance coverage and training.

5 WAYS TO HELP REDUCE EXPOSURE TO NON-OWNED AUTO LIABILITY

- 1 Include non-owned auto policies**
 Partner with your insurance to include the recommended policy coverage for all non-owned vehicles.
- 2 Ask for personal auto insurance**
 Obtain annual proof of personal auto insurance from any employee who drives their own vehicle.
- 3 Review employee driving records**
 Before hiring new employees or assigning driving duties, make sure they have clean driving records and valid licenses.
- 4 Utilize MVR Monitoring technology**
 Get alerted as new violations and license changes hit your employees' records.
- 5 Implement a Vehicle Safety Program**
 Include safe driving guidelines, driving eligibility, accident procedure, and disciplinary actions.