

# Exclusive: Fleets urged to combat uninsured grey fleet

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More than half of grey fleet drivers could be driving uninsured leaving their employers exposed to liability if they were involved in a crash, according to new research.

The study by Trimble MRM discovered that 72% of respondents used their own vehicles for work, but 57% did not realise they needed to carry extra insurance cover beyond the standard social, domestic and pleasure.

But Trimble says employers should be doing more to ensure any vehicle being driven on business is covered by insurance.

Martin Otter, insurance specialist at Trimble, said although fleets are good at establishing good regimes for driving safety for vehicles they procure, it isn't always the same for grey fleet vehicles.

He said official guidance by the Health and Safety Executive and the Department of Transport requires organisations to ensure employees are suitably qualified and that their vehicle is roadworthy.

But he is concerned that many fleets still appear to be lax in enforcing the rules with the survey showing just 37.2% of grey fleet drivers claiming to carry insurance cover for driving on business.

Otter says grey fleet drivers are easy to identify as they will all be making expenses claims for mileage for business journeys.

Solicitor Vikki Woodfine, a transport and safety specialist at law firm DWF, fleets should have a minimum policy for checking grey fleet drivers and their vehicles.

"Employers with any employees using their own vehicles for business should as a bare minimum be checking the driving licences once a year and asking to see a copy of the insurance policy," she told Fleet News.

"You can't pay for an employee's fuel and abscond from further responsibilities. When things go wrong and lives are lost, it is a corporate manslaughter issue and the police are much more alive to this now. If an employer has not been making basic checks, it is a potential case."

Woodfine added that it was also good practice to ensure drivers sign up to taking responsibility for vehicle checks and agree to ensure servicing and maintenance is carried out according to schedule, but the insurance issue represented the main risk to a fleet operator.

She also showed little sympathy to the 35.7% of respondents in the Trimble survey that cited cost as a reason for not including business use in their car insurance policy.

"If staff are claiming a mileage allowance for running their own vehicle, it is intended to cover all aspects of running costs," she said, "Including any higher insurance premium for business use. In some cases business use can be covered by a few pounds more a year."

She also believes that any significant case brought to court could result in fleets taking a more cautious approach to having a grey fleet and prompt a move back towards managed fleets.

But Woodfine believes there would have to be evidence of a series of lapses in an organisation's fleet policy for a corporate manslaughter conviction to take place based on an incident involving an at-work driver.

## Stats

37% - Respondents in a Trimble poll of grey fleet drivers who insured their vehicle for business use.

57% - Number of grey fleet drivers who said they didn't know they need insurance cover for business use.

1 in 4 - The number of vehicles driven on business thought to be grey fleet