Fleet Safety Program Guide

Whether you operate a few vehicles or a large fleet, a formal, written safety program is important. Well-designed policies and procedures that address driver safety, vehicle use, maintenance and compliance with applicable vehicle regulations, can help your business:

- Reduce the risk of crashes
- Protect employees
- Lower vehicle downtime and repair costs
- Comply with driver and vehicle regulations
- Protect your public image
- Obtain more affordable insurance

Accident statistics consistently show that controlling vehicle accidents is a high priority for businesses. Vehicle accidents are not only a common source of work-related fatalities, injuries from vehicle accidents are among the most costly for employers. A fleet safety program is the first step toward making sure everyone who drives for your business understands your policies, procedures and safe driving expectations.

The purpose of this guide is to offer a framework to help you create a fleet safety program that best fits your business. This guide focuses on the essential elements of a fleet safety program, including:

- Management commitment
- Driver selection, qualification and management
- Safety training
- Policies and procedures
- Vehicle inspection, repair and maintenance
- Accident management

There may be additional topics you wish to incorporate. This guide does not provide detailed information about commercial vehicle regulations. Contact the agency in your area that regulates commercial vehicles to learn about specific rules.
1. Management Commitment
Leadership support is important to promote engagement and compliance from everyone in your organization. If leadership does not support and follow your fleet safety program, or fund important safety initiatives, program success can be diminished.

How can you ensure you have leadership support? Start by demonstrating the impact vehicle accidents have had, or could potentially have, on your business. Impacts can include both direct and indirect costs, such as:

- Vehicle and property repair/replacement
- Employee injuries
- Lost productivity
- Insurance deductibles
- Liability claims
- Vehicle downtime
- Less affordable insurance
- Damaged customer relationships
- Damaged reputation
- Poor employee morale

Quantifying these impacts requires careful recordkeeping and analysis. The goal is to demonstrate that your fleet safety program can reduce these costs.

2. Identifying Drivers
Managing fleet safety involves understanding your exposures. This begins by recognizing who is driving on your company’s behalf.

In some cases, identifying drivers is easy. They are the employees who operate company-owned vehicles for work. They are delivery drivers, repair technicians on service calls, construction vehicle operators, supervisors traveling between job sites, etc. Other drivers might be more difficult to identify. They might include:

- Employees who use personal or rented vehicles for business trips, training events, customer visits, etc.
- Spouses or other family members who are permitted to use an employee’s company-owned vehicle.
- Volunteers or interns driving company-owned or personal vehicles.

All of these drivers, regardless of the type of vehicles they drive, may present an exposure for your business.

Have a process for identifying all individuals who drive on your organization’s behalf. Managers in your operations, human resources, accounting and maintenance departments may be able to assist you.

Knowing who is driving on your organization’s behalf can help you address the full exposure you face from vehicle operations. It also allows you to consistently apply driver selection and management controls.

3. Driver Selection Procedures
Your company is not likely to have a good long-term safety record without safe drivers. Establish clear hiring standards and a thorough screening process for job positions that involve driving. Important steps in the driver screening and selection process include:

Employment Background Investigations
Require applicants to provide at least a 3-year employment history that includes work history, driving experience, training and safety performance (including moving violations/convictions, accidents, and license disqualifications). Contact the applicant’s previous employers to verify this information.

For regulated commercial vehicles, background check requirements may extend beyond a 3-year history and include additional information, such as drug and alcohol testing records. Check with your commercial vehicle regulatory agency for specific requirements.

Driving History Check
Review the applicant’s driving record to verify the individual has an acceptable safe driving history during the past 3 years. Use an official driving record provided by your state, province or national driver licensing agencies. For more information, see the Travelers guide, Motor Vehicle Record Policies.

In the United States, for drivers who have been employed as commercial truck and bus operators, use the Federal Motor Carrier Safety Administration’s Pre-Employment Screening Program (PSP) to investigate the applicant’s roadside inspection and accident history. Reports are available to registered motor carriers for a fee.

Interview
Interviews provide an opportunity to ask open-ended questions about the applicant’s driving record and experience. If the applicant’s driving history includes violations or accidents, this is a good time to learn the details.

Road Test Evaluation
Conduct and document a road test to assess the driver’s ability to handle the vehicle safely. Use a vehicle that matches what the driver will be operating on behalf of your company.

Check with your commercial vehicle regulatory agency for specific road test requirements for regulated commercial vehicles.
Pre-Employment Drug Testing
Pre-employment drug testing can help you identify applicants who may engage in drug use while driving. Pre-employment drug testing may be required for regulated commercial vehicle drivers.

Check with your human resources department and the appropriate regulatory agencies before you develop a pre-employment drug testing policy to ensure you are complying with drug testing rules, as well as any regulatory requirements.

Document
Document the steps you take to screen and select qualified job candidates. This is not only a good basic employment practice, it also can help you defend your company against potential negligent hiring claims.

4. Driver Qualification Standards
Establish minimum qualification standards for all drivers, whether they are applicants, new hires or employees who have worked for you for many years. The following recommended standards reflect current industry best practices. Only those individuals who meet your qualification standards should be permitted to operate vehicles on your company’s behalf.

Driver Experience
For autos, SUVs, pickups and other small vehicles, select drivers who have at least one year of previous verifiable experience operating a similar vehicle.

For large vehicles, commercial vehicles and specialized operations (i.e., towing, passenger transportation, combination vehicles, oversize/overweight vehicles and cargo, hazardous materials and bulk tank trailers), require at least two years of previous vehicle-specific experience and training.

Require prior experience or formal training when existing employees change job roles that may require operating different types of vehicles.

Licensing
Verify that all employees who drive possess a valid license for the types of vehicles they will be operating. For large commercial trucks and buses, ensure the driver has all necessary endorsements and no license restrictions that limit their qualifications to operate the vehicle.

Verify license credentials annually for all individuals who drive on behalf of your business.

Vehicle Violations and Accidents
Review the driving record and previous employment history of all applicants to verify individuals have an acceptable safe driving history during the past 3 years.

For existing employees, review driving records and safety performance at least annually to verify they continue to have an acceptable safe driving record.

Ensure that applicants and existing employees who drive meet the following minimum standards:

- No more than a combination of 3 minor moving violations/convictions or minor preventable accidents during the past 3 years.
- No serious moving violations/convictions, license disqualifications, serious preventable accidents or drug- and alcohol-related offenses during the past 5 years.

Physical Qualification
Physical qualifications and driver medical certification may be required for commercial vehicle operators. Verify these drivers have the necessary physical qualifications and medical certifications (or medical waivers, if applicable). Verify and document medical certification renewals.

Drug and Alcohol Testing
Establish a drug and alcohol testing program for existing employees who operate vehicles for work. Include in the program formal procedures for random, reasonable suspicion, post-accident and follow-up testing.

Employer drug and alcohol testing programs may be impacted by state, provincial or national employment practice rules as well as commercial vehicle regulations. Consult your human resources department, legal counsel and commercial vehicle regulatory agencies to ensure your program complies with any legal requirements and employment practices.

5. Managing Driver Performance
Have a formal performance management process to help confirm that all employees who drive for your business are following fleet safety rules and driving safely. One way to do this is through an annual certification process that includes reviewing each driver’s safety performance during the prior 12 months.

Items to include in your annual driver safety performance review include:

- Valid driver’s license status
- Accidents and moving violations on official driving record reports
- Company safety record (policy violations, accidents, incidents, etc.)
- Customer, public and coworker comments
- Safety events/alerts from onboard monitoring devices
- Medical certification credentials
- Insurance coverage for employees operating personal vehicles for company business
- Routine monitoring
Fleet Safety Program Guide

Official driving records should be obtained from your state, province or national driver licensing agency at least annually. In some areas, driving record notification programs are available to automatically alert you to violations, accidents, disqualifications or other changes to a driver’s driving record. These driving record and background screening service can help alert you to problems as they occur instead of potentially months later.

Ensure all departments apply your driver qualification standards and management procedures consistently.

The following Sample Motor Vehicle Record Evaluation Grid can be used to identify when a driver’s violation and accident record is acceptable, borderline or poor, and what corrective actions might be appropriate.

### Sample Motor Vehicle Record Evaluation Grid

<table>
<thead>
<tr>
<th>Minor Moving Violations (past 3 years)</th>
<th>Preventable Accidents (past 3 years)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>Clear  Acceptable  Borderline  Poor</td>
</tr>
<tr>
<td>1</td>
<td>Acceptable  Acceptable  Borderline  Poor</td>
</tr>
<tr>
<td>2</td>
<td>Acceptable  Acceptable  Poor  Poor</td>
</tr>
<tr>
<td>3</td>
<td>Borderline  Poor  Poor  Poor</td>
</tr>
<tr>
<td>4+</td>
<td>Poor  Poor  Poor  Poor</td>
</tr>
</tbody>
</table>

Drivers who have poor records should not be permitted to operate vehicles on your company’s behalf. Reassigning them to job roles that do not involve driving might be an option.

Drivers who have borderline records should be given notice that future violations and preventable accidents may disqualify them from operating a vehicle. Use coaching, training and other corrective measures to improve their driving performance. Monitor their future performance more closely (i.e., quarterly or semi-annually) to confirm improvement.

Fleets are increasingly taking advantage of telematics technology to help them operate more efficiently, manage driver performance, and investigate accidents. Many telematics systems are able to provide a “driver scorecard” with detailed information about a driver’s driving performance. This information can help you identify problems, such as speeding, distraction and aggressive driving. Video footage available from camera-based systems can be especially helpful at providing the information needed to understand what events contributed to an accident.

These telematics systems have allowed businesses to significantly improve fleet safety. In fact, studies investigating the use of in-vehicle driver monitoring systems have shown the frequency of unsafe events can be dramatically reduced when fleets use this information to provide positive reinforcement and effective coaching.

If your company uses a telematics system, have an ongoing process for examining driver performance and investigating unsafe driving events. This information can be used to reward safe drivers and identify those who should be provided coaching and training.

Document the steps you take to evaluate driver performance and any corrective action that becomes necessary. Not only is this a good basic employment practice, it can also help you defend against potential negligent entrustment claims.

### 6. Safety Training

Years of driving experience does not guarantee someone is a safe driver. Many drivers receive basic driving instruction as teenagers, but very little training afterward. Without effective training, some drivers may not understand your vehicle safety policies or safe driving techniques.

Have a safety training program to educate all employees who operate vehicles on your company’s behalf. Individual training during orientation and following preventable accidents is a priority. Also provide annual safety training for current employees.

Provide safety training in various forms to help keep it interesting. For adults, keep training short, frequent and interactive. Encourage employees to ask questions, listen to their concerns and be positive and encouraging. The emphasis should not be on how to drive. This might be insulting to employees who have decades of driving experience. Instead, the training should be relevant to the hazards they face, the types of accidents your business has experienced, the vehicles they operate and hazards they encounter. Training should focus on the safe driving techniques and procedures that can help them avoid accidents.

Training can take many forms. It can take place in a classroom, informal group settings, or it can be computer-based. Emails, newsletters and posters can also be used to reinforce training.

Document the training you provide to your employees. This can help you track ongoing training efforts. It can also help you defend against claims that you have not provided your employees adequate training.

### 7. Policies and Procedures

Communicate your company’s expectations on vehicle use. Take the time to formulate your policies and use them to inform all employees who drive for work. Have each employee acknowledge in writing that they understand and agree to abide by them. Examples of important safety topics to address in your fleet safety program include:

**Accident reporting and response.** Provide clear instructions on accident reporting and response procedures.
Moving violation and accident reporting. Require employees to report all moving violations and accidents, even if it involves a personally owned vehicle.

Driver qualification standards. Inform employees about your driver qualification standards and the consequences for not meeting those standards. Drivers who do not meet your standards should not be permitted to operate vehicles for work.

Mobile device use and distracted driving. Create a formal policy prohibiting mobile device use while driving. The policy should also limit hands-free phone conversations. Include other forms of distracted driving in your policy (e.g., eating, drinking, grooming). For more information, see the Travelers guide, Controlling Mobile Device Distractions While Driving.

Corrective action procedures. Explain what corrective action measures will be taken when drivers violate company policies, are involved in preventable accidents or receive moving violations.

Drug and alcohol testing. Inform employees about your drug and alcohol testing procedures, including types of tests, reasons for testing and consequences for testing positive.

Impaired driving. Prohibit impaired driving in all forms, including from controlled substances, alcohol, fatigue, illness or from prescription or over-the-counter drugs.

Work limits and rest requirements. Set daily work limits and rest requirements to reduce the risk of drowsy driving. Adhere to, and educate employees on, applicable commercial vehicle hours-of-service regulations.

Vehicle care and maintenance. Require employees to visually inspect vehicles and report problems immediately.

Personal use of company vehicles. Set limits on the personal use of company vehicles, including by employee family members. For more information, see the Travelers guide, Personal Use of Company Vehicles—Exposures and Controls.

Insurance requirements. Set insurance requirements for employees who drive their personal vehicles for work. Check with your insurance agent for recommended minimum coverage limits. For more information, see the Travelers guide, Non-Owned Vehicle Controls.

Safe driving expectations. Communicate your expectations for safe driving, including driving at safe speeds, keeping a safe following distance, parking restrictions, seatbelt use and other requirements.

Company operational procedures. Inform employees about procedures relating to vehicle operations (i.e., fueling, routing, communication, cargo handling, etc.).

Have a central office manage your overall fleet safety program to help ensure all branches of your organization understand and consistently follow your policies and procedures.

8. Vehicle Inspection and Maintenance

Formal inspection and maintenance procedures should be in place to ensure all vehicles and equipment are in safe operating condition. These procedures may vary depending on vehicle type and use, but they should at least match the manufacturer’s recommendations. For regulated commercial vehicles, specific inspection and maintenance rules must be followed. Check with your commercial vehicle regulatory agency to learn about specific requirements.

Key elements of an inspection and maintenance program include:

- A written vehicle inspection and maintenance program
- Vehicle pre-trip/post-trip inspection requirements
- Periodic inspections by a qualified mechanic
- A process for reporting and correcting mechanical problems
- Vehicle standards for age, condition and safety features
- Documentation to record all inspections and repairs
- For regulated commercial vehicles, a review of roadside inspection results and follow-up actions taken to fix any defects

How well you maintain your vehicles impacts more than just operational efficiency. Issues such as worn tires, bad brakes and burned out lights can also lead to accidents. At the very least, a poorly maintained vehicle may be more likely to break down, which means your drivers could be stranded on the side of the road where they could be at risk of being involved in accidents.

Your maintenance program should be designed to ensure all vehicles are inspected regularly. Have your vehicles inspected by experienced mechanics to make sure they are in good working condition and safe. This is especially important for older vehicles, vehicles that are not used often, pool vehicles and commercial vehicles. In addition, have drivers visually inspect vehicles daily and report mechanical problems promptly so they can be fixed. For safety-related problems, place vehicles out of service so they will not be used until repaired.

Document all vehicle inspections, repairs and ongoing preventative maintenance. This is important to track what work has been completed and what future work is needed. This documentation can also play a critical role after an accident if there are allegations that your vehicle was not maintained adequately.
Fleet Safety Program Guide

9. Accident Management

Regardless of who is at fault, a quick, effective and professional response at the accident scene is essential. It can help you get the facts you need to understand what happened and control accident costs. It can also help you understand accident trends and develop strategies to reduce the risk of future losses.

Drivers need to know how to respond after an accident. Provide training to ensure they understand your company’s procedures for reporting accidents promptly, when to involve emergency services and the importance of contacting company and insurance representatives. They should also know your procedures for post-accident drug and alcohol testing.

Make sure drivers understand what information to collect at the scene, such as:

- The identity and contact information of everyone involved, as well as the insurance details of any drivers involved
- A description and diagram of what happened
- Accident-scene photographs

In addition, make sure your drivers have the right tools available:

- Accident report form and writing utensil
- Emergency contact information
- Proof of insurance
- Mobile device for taking photographs
- Emergency warning devices
- Spill kit, if transporting bulk liquids or hazardous materials

Contact your insurance claim representative promptly, regardless of who may appear to be at fault. Reporting delays can make it difficult for your insurance company to investigate the claim and prepare a defense, if that becomes necessary. Provide any additional information that becomes known, including legal correspondences.

Investigate all accidents to identify root causes. Once they are identified, you can better determine countermeasures to help prevent reoccurrences. Common approaches involve:

- Driver-specific corrective actions, such as training, coaching or job reassignment
- All-employee safety training
- Operational changes, such as route selection, vehicle choice or scheduling
- Vehicle design, such as improved mirrors, lights, steps, handholds and reduced blind spots
- Technology improvements, such as onboard safety monitoring devices, back-up camera, automatic emergency braking and blind spot detection

Careful recordkeeping over time can help you compile data to identify key loss types for your operation.

Assemble a review committee to investigate accidents. This can help ensure a thorough investigation is completed. It also can help your business identify appropriate corrective actions and ensure they are administered fairly and consistently.

10. Continuous Improvement Process

A fleet safety program should evolve over time, adjusting to operational changes and loss exposures. For commercial vehicle fleets, this could include meeting new regulatory requirements.

Managers need to establish benchmarks for safety performance. Goals should be set to improve on past performance. A continuous improvement process should be at work, where safety managers periodically audit the safety program and measure effectiveness. When exposures change and safety challenges emerge, new policies, procedures and controls should be implemented.

Additional Resources

United States
- Federal Motor Carrier Safety Administration
- National Highway Traffic Safety Administration
- Centers for Disease Control-Motor Vehicle Safety

Canada
- Transport Canada-Motor Vehicle Safety

United Kingdom
- Driver and Vehicle Standards agency
- Freight Transport Association

travelers.com

The information provided in this document is intended for use as a guideline and is not intended as, nor does it constitute, legal or professional advice. Travelers does not warrant that adherence to, or compliance with, any recommendations, best practices, checklists, or guidelines will result in a particular outcome. In no event will Travelers, or any of its subsidiaries or affiliates, be liable for any tort or contract to anyone who has access to or uses this information for any purpose. Travelers does not warrant that the information in this document constitutes a complete and finite list of each and every item or procedure related to the topics or issues referenced herein. Furthermore, federal, state, provincial, municipal or local laws, regulations, standards or codes, as is applicable, may change from time to time and the user should always refer to the most current requirements. This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers, nor is it a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law.

© 2018 The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries. AO749 Rev 11-18