

Grey Fleet

Their vehicles, your business



Do you have a grey fleet?

Your grey fleet consists of any employees that use their own vehicle for business journeys – however infrequently.



Why do I need to manage my grey fleet?

Whatever job roles your employees have, statistically, driving will likely be the highest risk work activity they undertake.

Every year, over 500 people are killed and 35,000 are injured in collisions that involve at least one person who was driving for work.

Your people are your greatest asset, and it is your legal and moral duty to look after them. It also makes business sense, because any injury caused while an employee is driving for work is likely to be your legal and financial responsibility, cause significant disruption, and be a drain on your management and admin time.

It is a common misconception that because the employee is using their own car, the employer has no responsibility. THIS IS NOT TRUE.

As an employer, you have a duty of care to ensure that anyone driving on behalf of your business is qualified, competent, safe and insured for business journeys. Any vehicle they travel in must be taxed, insured and roadworthy, which means they should be regularly checked and inspected, serviced and have a valid MOT. Journeys also need to be carried out safely, in line with road traffic law.

The ownership of the vehicle is largely irrelevant to your legal responsibilities. Employers have a legal responsibility to ensure all business journeys are carried out safely, by a safe and competent driver, in a safe and roadworthy vehicle.

What is a business journey?

A business journey is any journey that wouldn't have been made, had that employee not worked for you.

This would include:

Site visits, client meetings, making deliveries, attending offsite training, seminars and exhibitions, running errands, even popping to the shops to stock up on coffee, milk and biscuits because your biggest client is about to arrive counts as a business journey.

'Commuting' in the insurance sense, means driving to and from one main place of work. If your staff are officially classed as home-based, then even driving to the office could be classed as a business journey.

What motor insurance is needed?

As an employer you MUST ensure any employees using their own cars for business journeys are correctly insured to do so.

Driving without the correct insurance means the employee is committing a criminal offence, and the employer is also committing an offence by permitting this to happen.

Cover for business use can often be obtained at little or no extra cost, but it is vital that the employee informs their insurance company.

Employees using their own vehicles for work journeys would need a minimum of 'Class 1' business use on their motor insurance policy. 'Class 2' allows the addition of a colleague, while 'Class 3' may be required if the employee does a lot of driving for work, or carry samples or equipment in their vehicle.

Of grey fleet drivers' insurance certificates checked every year, about 20% do not have the appropriate business use insurance cover.

Know your responsibilities:

Where to start



Make sure you have a record of every vehicle used for any business purpose, including employees who use their own car.

Check that any employee-owned vehicle on your list is covered by the correct level of business insurance, has a valid MOT and road tax, and is being maintained in line with manufacturer recommendations.

Check your employees' driving licence qualifications regularly. Remember people can lose their licences, and points accrual might suggest the driver requires some training. An employer is committing an offence if they allow an employee to drive for work and that employee doesn't have a valid driving licence for the vehicle being driven.

Share a driving for work policy with all your drivers, including grey fleet drivers. You can use our Driving for Work Policy Builder to create a new one or review your existing policy. It should tell grey fleet drivers that they must ensure:

- They are fit to drive.
- They hold a valid driving licence for the vehicle being driven, and provide permission for the employer to check this licence directly with DVLA.
- The vehicle is appropriate for the journey and use, taxed, MOT'd and serviced in line with manufacturer recommendations.
- They hold appropriate and valid insurance cover for business use.
- They can produce documentary proof of the above, on request.
- The vehicle is regularly checked to ensure its roadworthiness and a walk around safety check is conducted prior to starting any long work journey.
- They will notify their Manager if they are unable to use a vehicle which meets the minimum safety standards required.
- They will notify their Manager of any Notice of Intended Prosecutions and collisions they are involved in whilst driving, especially whilst on a journey for work purposes.
- They co-operate with company rules and policies when using their own vehicle for work.

Do not assume that just because your employee has a driving licence they do not require training in safe practice. Training is as important for driving as it is for any other safety-critical area of your business. Many good e-learning programmes and driver workshops are available from reputable driver training companies to help your drivers understand key areas of road risk such as distraction, fatigue and impairment.

As a general rule, you should treat all your drivers the same. Any policies, driver checks and training programmes that are in place for drivers of company vehicles should also be extended to your grey fleet drivers.

Reinforcing the policy

Once you have carried out the above steps, you'll need to ensure your grey fleet drivers keep up with their responsibilities.

Many companies do this using the following two steps.

First, issue the policy to each grey fleet driver, ideally one to one, explaining the company's legal responsibilities and the importance of following the policy. Each driver should sign to confirm they've received the policy, read it, understood it and agree to abide by it all times when driving for work.

Second, each time a grey fleet driver submits a mileage claim, there should be a box to tick confirming that their car has valid MOT and road tax, insurance that covers business journeys, is being maintained in line with manufacturer's guidelines, and that regular vehicle checks are being carried out. Expenses are not paid unless this box is ticked

For more resources, including the Driving for Work Policy Builder
visit the Driving for Better Business website



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