

Non-Owned Vehicles

There may be scenarios where employees are authorized to drive their personal vehicles for business purposes. Employees permitted to do so are required to follow all applicable company fleet safety requirements to ensure the safe operation of vehicles used for company business.

1. Additionally, employees who drive their personal vehicles on company business are subject to the following requirements:
2. 1.The employee's personal insurance policy will take the lead on responding to and paying damages in the case of an at-fault incident. Once the limits have been exhausted on the employee's personal insurance policy, the business may be subject to instances of negligence or vicarious liability when the injured party expects the business to pay damages.
3. Employee will furnish management an auto liability certificate of insurance (COI) or proof of insurance on an annual basis that includes the following:
 - a. Maintaining insurance limits of a minimum \$100/\$300/\$50 split limits or \$300,000 combined single limit
 - b. Adequate limits for Uninsured Motorists (UM) and Underinsured Motorists (UIM).
 - c. Verifying that the employee's personal insurance policy does not exclude coverage for business use of the vehicle.
4. Employee personal vehicle used on company business is to be maintained in accordance with the manufacturer's recommended guidelines.
5. An initial and annual Motor Vehicle Record will be attained for each driver to ensure their driver's license is valid as well as assessing the risk each driver presents. Any employee that does not qualify per the company minimum driver eligibility criteria will not be allowed to operate vehicles on company business. All traffic violations should be disclosed prior to being authorized to operate a company vehicle.

DISCLAIMER

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