ZURICH

Who's driving your vehicles?



Please route to:

- Dealer principal
- General manager
- F&I manager
- Sales manager
- Service manager
- Office manager

Vehicle accidents are consistently a loss leader among all claims made by dealerships. In the dealership industry there are many vehicles, many different individuals who drive them, and a lot can go wrong on your lot and on the road.

Have you ever been passed on the street by a car with dealership tags driving at high speed? Has anyone at your business ever tossed a set of keys to a recently hired lot attendant and asked them to run an errand? If you answered "yes" to either of these questions, your dealership may have been unnecessarily exposed to an auto liability accident and potentially a "negligent entrustment" claim.

What can you do to help minimize your exposure?

Every dealership should implement programs designed to control liability exposures and account for who is driving their vehicles. Programs can consist of general policies, procedures and guidelines that are applicable to your business, and at a minimum should include the following criteria:

- Published statement of management support
- Drivers job descriptions, duties and responsibilities
- Driver selection and qualification
- Driver safety
- Driver supervision
- Accident reporting and investigation
- Program monitoring

Management support

A statement from top management should be published describing the purpose of the program, its intended goals and the expectations for participation and cooperation of all employees.

Drivers, job descriptions, duties and responsibilities

All dealership drivers have different duties and responsibilities. Therefore, it is important to identify who your drivers are, their job descriptions and what is expected of them. Be sure to include whether they are parts drivers, sales staff lot personnel, runners or management.

Driver selection and qualification

Top management should identify driver selection and qualification criteria for specific driver duties. This can help ensure qualified, responsible employees are given access to drive dealership vehicles. Some criteria to consider for evaluation are:

- Motor Vehicle Records (MVR's) – check at initial hire and conduct periodic reviews
- Reference check
- Written and/or road test
- Post-offer physical examination – especially important for employees such as parts drivers that may be asked to lift heavy objects as part of their normal job description
- Pre-employment drug screens (with provision for post-accident testing)
- Probationary period and evaluation

Driver safety

Each employee who drives dealership vehicles should receive introductory and ongoing training for their specific job description. It is important for drivers to know how to safely operate vehicles to help avoid risk exposures. Zurich has several resources specifically designed to help dealerships implement driver safety programs. Please contact your account executive or Zurich's Risk Engineering Department for guidance.

Driver supervision

The General Manager should have responsibility for the overall supervision of all programs. Each department head should be responsible for managing their employees who have access to drive dealership vehicles.

Accident reporting and investigation requirements

All accidents should be reported immediately in accordance with the law and company policy. The ultimate goal of the investigation is to find out what really caused the accident and why, in order to determine if it was preventable.

Zurich has developed an **"Accident Assistance Guide"** which can be conveniently placed in your vehicle's glove box and used to gather important information in the event of an accident. Please contact your account executive or Zurich Risk Engineering for a copy.

Program monitoring

Management should continuously evaluate how the programs are working and remain flexible to adjust and improve. Zurich has a variety of risk management programs and services available to assist with driver training, safety and screening. Zurich also offers safety training videos discounted for qualified customers through a third-party vendor.

It is critical for management to take responsibility for their employees, and dealership vehicles as well as for the liability that can arise when employees drive company vehicles.

For more information



Not a customer?

For more information about Zurich's products and Risk Engineering services, visit www.zurichna.com/automotive or call us at 800-840-8842 ext. 7449.



Already a customer?

Contact your Zurich Account Executive or agent for information about additional Zurich products and Risk Engineering services.

The Zurich Services Corporation

Zurich Resilience Solutions I Risk Engineering

1299 Zurich Way Schaumburg, Illinois 60196-1056

800.982.5964 www.zurichna.com

The information in this publication was compiled from sources believed to be reliable for informational purposes only. All sample policies and procedures herein should serve as a guideline, which you can use to create your own policies and procedures. We trust that you will customize these samples to reflect your own operations and believe that these samples may serve as a helpful platform for this endeavor. Any and all information contained herein is not intended to constitute advice (particularly not legal advice). Accordingly, persons requiring advice should consult independent advisors when developing programs and policies. We do not guarantee the accuracy of this information or any results and further assume no liability in connection with this publication and sample policies and procedures, including any information, methods or safety suggestions contained herein. We undertake no obligation to publicly update or revise any of this information, whether to reflect new information, future developments, events, or circumstances or otherwise. Moreover, Zurich reminds you that this cannot be assumed to contain every acceptable safety and compliance procedure or that additional procedures might not be appropriate under the circumstances. The subject matter of this publication is not tied to any specific insurance product nor will adopting these policies and procedures ensure coverage under any insurance policy. Risk Engineering services are provided by The Zurich Services Corporation.

©2026 The Zurich Services Corporation. All rights reserved.

A1-P0490332-B (10/26) P1319249

ZURICH®
Resilience Solutions