

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



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