

# Business Insurance and MOT Checking

## Background

'Grey fleet' drivers, i.e. those driving their own vehicles on business, should always be carefully considered within any overall fleet risk assessment programme, as they could prove to be a company's Achilles' heel.

It is incumbent on companies to show that their employees are using equipment that is fit for purpose, and ensure they comply with all current legislation.

For employees that drive for business, the employer will still be liable for the employee's negligence in the event of a serious accident by virtue of vicarious liability, regardless of who owns the vehicle.

## Objectives

With our 'Grey fleet' checks we ensure that drivers' vehicles are:

- Insured appropriately for full business use, not just social domestic and pleasure or commuting.
- Properly taxed with a current Road Fund Licence.
- Being correctly maintained.
- If appropriate, for vehicles over three years old, ensure they have a valid MOT certificate.

## Topics

The process requires all non-company vehicle business drivers to provide us with a hard copy of their insurance documents and details of their MOT certificate, to enable us to confirm that they have the appropriate business insurance cover and valid maintenance records.

## Duration

These checks should be carried out annually, or whenever a vehicle is changed, whichever comes sooner.

## Cost

Please contact Catlin for a quote.