



## SAFETY GUIDE

# A Safety Guide For Non-Owned Vehicles.

### What's a non-owned vehicle?

Refers to any vehicle used for businesses purposes that's not owned by your organization.



Vehicles that are leased, rented, hired, borrowed or owned by your employees.



### EXAMPLES OF NON-OWNED VEHICLES FOR COMPANY USE



- Sales reps using their vehicle to visit clients
- Picking up/ delivering supplies or food
- Employees renting vehicle for business trips

### ARE EMPLOYERS LIABLE FOR NON-OWNED VEHICLE ACCIDENTS?

Companies are liable for on-the-job driver performance of their employees and are not immune from non-owned auto liability.

Non-owned auto liability controls must be similar to those established for company-owned vehicles. This should include: driver license validity, proper insurance coverage and training.

### 5 WAYS TO HELP REDUCE EXPOSURE TO NON-OWNED AUTO LIABILITY

- 1 Include non-owned auto policies**  
Partner with your insurance to include the recommended policy coverage for all non-owned vehicles.
- 2 Ask for personal auto insurance**  
Obtain annual proof of personal auto insurance from any employee who drives their own vehicle.
- 3 Review employee driving records**  
Before hiring new employees or assigning driving duties, make sure they have clean driving records and valid licenses.
- 4 Utilize MVR Monitoring technology**  
Get alerted as new violations and license changes hit your employees' records.
- 5 Implement a Vehicle Safety Program**  
Include safe driving guidelines, driving eligibility, accident procedure, and disciplinary actions.