



VEHICLE INSURANCE

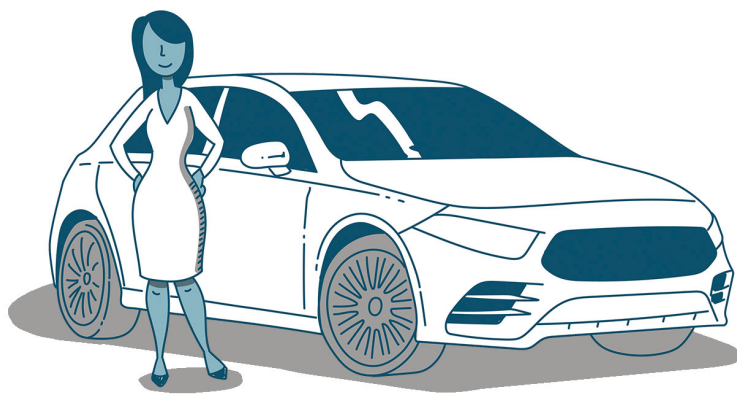
Did you know?

- **Driving while uninsured is an offence.**
- **Uninsured drivers can now be automatically detected by roadside cameras.**
- **The maximum penalty for driving without insurance is an unlimited fine/discretionary disqualification and six to eight penalty points.**

Company cars

- 20% of the collisions on UK roads in the last three years involved someone driving for work.
- Company cars are usually insured by the employer however employees should ask to see confirmation of valid insurance cover for the vehicle they are driving.
- Drivers of company cars should check with their employer if their spouse and other family members are insured to drive the vehicle.
- Drivers of company cars should check with their employer if they are insured to tow a trailer or caravan.
- Drivers of company cars should check with their employer if they are insured to drive the vehicle outside of the UK.

Do you ever drive your own car for work?



Drivers who use their own vehicle for business journeys, however infrequently, are referred to as 'grey fleet' and will need business car insurance. Journeys may include visiting clients, trips to the bank, post office and suppliers, travelling to meetings or moving between sites.

- Standard car insurance won't usually cover driving for work, so employees should check that their insurance cover includes 'business use'.
- Cover for business use can often be obtained at little or no extra cost – it is vital that you inform your insurance company.
- Driving a private vehicle for work without having insurance in place that covers business journeys is committing a criminal offence.
- Employees using their own vehicles for work journeys would need a minimum of 'Class 1' business use on their motor insurance policy. 'Class 2' allows the addition of a colleague, while you may need 'Class 3' if you do a lot of driving for work, or carry samples or equipment in your vehicle.
- Of grey fleet drivers' insurance certificates checked every year, about 20% do not have the appropriate business use insurance cover.
- Employers or clients often request evidence of business car insurance cover before paying mileage expenses.
- Employers and clients may request an up to date copy of your vehicle insurance certificate showing cover for business use.
- It is the responsibility of the driver to ensure the vehicle they are driving has adequate, appropriate and valid insurance cover.



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