

# Driving on College Business – Grey Fleet Information Sheet

## What is a Grey Fleet driver?

Someone who uses their own vehicle for business purposes, and who therefore must have business or occasional business use insurance.

Different insurers have different definitions of what constitutes business use.

For example:

- driving to and from work
- driving to the station on the way to work
- driving between workplaces
- delivering a work-related item during or after work
- dropping off a colleague or visitor to the station, airport etc
- driving on fieldwork in the UK or abroad

Drivers should check with their insurers because in the event of an accident, they are unlikely to honour the policy if they believe the cover has been exceeded. Business or occasional business use cover generally costs £10-25 p.a. See below for further details and for commonly asked questions.

## Summary responsibilities:

### Head of Department –

- Has systems in place to ensure staff and students: are aware of the Driving COP and the specific insurance implications for Grey Fleet drivers; and that the line manager or supervisor reviews the generic risk assessment in the COP, for any journeys where they have agreed with the member of staff or student that they use their own vehicle.

### Line manager / supervisor –

- Where you have agreed with the member of staff or student that they use their own vehicle for a particular task, you must prompt the driver to review the generic risk assessment that the College has already undertaken and which can be found in the COP. They will need to check it is valid for the journey time and distance, load and task - and confirm to you that controls are in place.
- If they use their own vehicle, remind them of the need for valid insurance (business use or occasional business use insurance).
- When they are on route, do not contact or cause anyone to contact the driver when it is known they will be driving: using a mobile phone is illegal, and even the use of a hand free set is known to reduce concentration considerably and increase the risk of an accident. If a driver has an accident when using either a phone or hands free phone, they may be charged with dangerous driving, whilst the employer may be charged under health and safety law if it was a work-related call.

### Grey Fleet Driver -

- You must ensure your vehicle insurance is valid. It is very easy to invalidate your vehicle insurance or not be sufficiently or appropriately insured. As a Grey Fleet Driver to avoid invalidating your insurance, and because you are driving on College business, you will need:
  - 1) Your own driving insurance to cover “Business Use” or “Occasional Business Use”.
  - 2) Appropriate and valid driving licences e.g. for the class of vehicle you are driving (and for the UK if you obtained your driving licence abroad).
  - 3) To be fit to drive and to report certain medical conditions to the DVLA
  - 4) To be competent to drive the particular vehicle and to comply with the relevant road traffic rules of the country.
  - 5) A vehicle which is fit for purpose and properly loaded (we recommend using the FLOWER check in the COP, prior to a journey even if the vehicle is serviced and MOT'd);
  - 6) To know what to do in an emergency or accident

#### In addition:

- **Mobile phones** (even hands-free), or other hand-held devices must not be used when driving or stationary with the key in the ignition. If you have an accident when using either a phone or hands free phone, you may be charged with dangerous driving.
- **You must review the generic risk assessment** (at the end of the Driving COP) and check the relevant controls or equivalents are in place; if the assessment is valid for your task, you do not need to make any further record. However, if the task and journey falls into the exceptions, follow the instructions accordingly and keep a record.
- If you have agreed with your line manager that you are to use your own vehicle, then you will need to **confirm to your line manager that the risk assessment is valid**, and if not confirm what extra measures you are taking.

### Generic risk assessment and exceptions -

It is anticipated that the majority of College driving-related activities will be covered by the generic risk assessment (already undertaken for you and detailed in the COP), and therefore in most cases, apart from checking the appropriate controls are in place, nothing more need be done. However if the task falls into one of the exceptions, then additional measures will be needed. These should be recorded and carried out accordingly. **See overleaf for exceptions.**

#### The exceptions:

- **Driving for more than two hours or more than 120 miles –**  
*Use an alternative such as public transport, communicate by Skype or plan journey breaks into the route etc;*
- **Transporting a hazardous load (heavy or awkward, radioactive, biological, chemical etc)?**  
*Use an alternative such as a College-approved courier - or contact your safety officer for further advice with regard to carriage of hazardous loads*
- **Using the vehicle as an intrinsic part of an offsite work activity such as transporting students, work equipment etc. to or from a worksite or institution?**

*Follow the College's Offsite Code of Practice as applicable – contact your safety officer for further information.*

Further details can be found in the College Driving Code of Practice [www.imperial.ac.uk/safety/safety-by-topic/driving-on-college-business/](http://www.imperial.ac.uk/safety/safety-by-topic/driving-on-college-business/)

## What is a Grey Fleet Driver and why is this important?

- You are a Grey Fleet driver if you have “volunteered” yourself and your vehicle for use for departmental purposes, or if you choose to use your vehicle to make a business-related journey in which case you may have become one without even being aware of it, depending on where you are driving and what you are using the vehicle for – and on what definitions your insurer applies.
- You should know that anyone who drives their own vehicle on their employer’s business is a Grey Fleet Driver; and that:
  - If using your vehicle on College business, you are NOT covered by the College’s driving insurance policy.
  - If using your vehicle for “business” purposes, you must have your own “Business Use or Occasional Business Use” insurance.
  - If you do not have the correct or valid insurance and you have an accident or incident, your insurer will not honour claims made by you, your passenger or a third party, leaving you personally liable.
- Students should check what cover their insurers provide for them under these circumstances.

## What is the definition of “employer’s business”?

- The definition varies depending on the insurer, so it is important to check their definitions. It depends on *where* you are going and on *what* you are using the vehicle for:

### *Where are you driving?*

- Some insurers may define driving on “Business” or “Occasional Business Use” as using one’s vehicle to commute to and from work (any part of or the entire journey). In other words, if you drive to and from the station, or directly to work, this may be considered as using your vehicle on your employer’s business.
- However, other insurers might permit commuting to one’s “normal place of work” under your regular insurance cover. Your normal place of work would be wherever your office or workshop was located.
- But driving to a departmental meeting held on another site (such as an Away Day or a committee meeting), conference, fieldwork location, another institute, or just between campuses may all be considered as “Business or Occasional Business use” depending on the insurer, so it is important to check.

### *Travelling abroad on College business in your own vehicle?*

- You should take advice from your insurer on their requirements, as well as check any local driving regulations and customs.
- The College has negotiated a subscription to ASIRT, which will give you access to country-specific road travel reports for almost every country, including legal requirements, driving signage, customs and behaviours etc. The web link is on the Driving at Work web page. [www.imperial.ac.uk/safety/safety-by-topic/driving-on-college-business/](http://www.imperial.ac.uk/safety/safety-by-topic/driving-on-college-business/)

### *What are you using the vehicle for?*

If you are using your vehicle to transport a colleague or visitor to or from the station, airport etc., or delivering a file or document to a colleague on the way to or from work, taking equipment to a fieldwork location or another institute etc., in the event of a claim, your insurer may consider any one of these types of activity to be your employer’s business. If you do not have the correct insurance, your claim may be unsuccessful.

## How much will business use or occasional business use insurance cost me?

Some insurers automatically add this to your insurance cover so you may already be covered; others charge a nominal sum (anything from £10-£25 p.a.). Check with them.

## Why has this issue been raised now?

In fact the requirement for business use insurance has always been stated within the College Finance Policy: in order to claim a fuel allowance for using one’s own vehicle, one must have one’s own business use or occasional business use insurance. The allowance was to cover not just the fuel, but also a proportion of your business insurance cost. Also the College’s Motor Insurers, Zurich raised concerns about the lack of “Driving at Work” policy and procedures.

Questions	Answers
<b>Section A: Legal requirements</b>	
Why do we need a policy and CoP all of a sudden?	<ul style="list-style-type: none"> <li>There are several major pieces of legislation that apply and were not being fully addressed: Health and Safety at Work Act requires employers to ensure the health and safety of employees while at work; a risk assessment and management process is required under the Management of Health and Safety at Work Regulations; many aspects are also required under Provision and Use of Work Equipment Regulations, as well as under the Road Traffic Act. Employers may also be prosecuted under the Corporate Manslaughter and Corporate Homicide Act.</li> <li>Identified as a gap during several College audits.</li> <li>The College Insurers identified the lack and were also particularly concerned about the Grey Fleet (people who use their own vehicles on College business);</li> </ul> <p>Driving at work is the most common cause of work-related death in the UK</p> <ul style="list-style-type: none"> <li>In last 3 years – 15,753 crashes occurred &amp; every 1 in 4 were work related</li> <li>800-1000 people are killed annually in work related road traffic accidents</li> </ul>
Staff in most departments regularly hire cars – does the CoP require a departmental ‘fleet manager’ to be appointed to monitor health, eyesight tests, driving eligibility etc., or is it sufficient to allow staff to self-manage as long as they abide by the CoP guidance?	<ul style="list-style-type: none"> <li>Providing the line-managers’ and drivers’ responsibilities are met, then this would be acceptable. However, where departments own their own vehicle or hire a vehicle which acts as a departmental vehicle with many users, that a “fleet manager” role would be needed.</li> <li>Note that health monitoring and eyesight tests are only needed where a staff member has been appointed specifically as a driver – or driving is a specified part of their role, eg the Post department, Catering delivery staff, Security, or possibly in CBS, where one member of staff routinely drives (twice-weekly) to another campus, but it’s not the only part of their role.</li> <li>Checking driver eligibility is part of the hire-companies’ responsibility so no need for a fleet manager just for this; only where the driver is borrowing a department-owned vehicle, would driver licensing requirements be needed to be checked, and in this instance this would be part of the Fleet Manager role. However, line managers who direct staff or students to use vehicles for College business, or drivers who opt to hire vehicles to use on college business, are responsible for reviewing and checking if the generic risk assessment is valid.</li> </ul>
I am a line manager who has asked a staff member (who does not normally drive on College business), to deliver equipment to a partner institution. What do I need to do?	<ul style="list-style-type: none"> <li>As a line manager, if you have asked the employee or student to use any vehicle to undertake College business (their own, a college or externally hired vehicle), you and the driver should review the existing generic risk assessment, including checking if there are alternatives to driving, and that insurance and licencing requirements are being met.</li> <li>If using their own vehicle, the risk assessment states that drivers must have valid insurance. If they do not have either “business use” or “occasional business use” insurance, they will not be covered. In addition, if their driving licence is invalid, their insurance will not be valid.</li> <li>The driver is responsible for ensuring their insurance and licence is valid – unless the licence was not obtained in the UK in which case you may need advice from the College Insurance Manager. However, if a person already has a vehicle which they have obtained and driven from outside the UK, the assurance would have come from the international insurer.</li> <li>If they are borrowing a College vehicle, the fleet manager should undertake the licence validity checks and competency checks, and if hiring a vehicle externally, the hirer will undertake these checks.</li> </ul>
<b>Section B: Planning your journey</b>	
I want to use my mobile phone in the car as a Sat Nav, but the College policy prohibits it. What can I do?	You may use the Sat Nav facility, but not the phone, either as a hand-held or hands-free set. If you need to make or receive a call, you must pull over and park the car beforehand (turn the engine off).
<b>Section C: Before the start of the journey – your health</b>	
My line manager says I need an eye test before I can borrow the departmental vehicle. Where do I get this done?	<ul style="list-style-type: none"> <li>As long as you only borrow a College vehicle occasionally, you do not need to undertake a sight test.</li> <li>However, if you drive on college business as part of your routine work (e.g. it is part of your role), or if you were employed solely as a driver, you would need to undergo a two-yearly eyesight test.</li> <li>Contact your Fleet Manager in the first instance; they will arrange this via Occupational Health and keep the records to prompt re-testing.</li> </ul>
<b>Section D: Before the start of the journey – the vehicle</b>	
I have been asked by the Fleet Manager to undertake a pre-use vehicle check each day that I have the car for (5 days), but I don’t know what to do.	Ask the Fleet Manager to show you how to undertake and record the check. An example pro-forma record is included in section H.
<b>Section E: During and after the journey</b>	
The departmental vehicle developed a strange noise, but there was no-one to talk to when I got back late. What should I have done?	Email the fleet-manager with your concerns, giving the time and date of your journey. Ideally there should be a log book in the vehicle for these records, but you should also always notify the fleet manager, who can then make arrangements for checks and repairs.

<b>Section F: Vehicle insurance and driving licences</b>	
My car insurance covers me only for my “usual place of work” What is my “usual place of work”? If I work on a different campus for a week or a month (e.g. on secondment), will it become my usual place of work?	<ul style="list-style-type: none"> <li>• The usual place of work is one’s normal campus. If visiting a different campus, this is not the usual place of work and business insurance cover may be needed. Individuals should check with their own insurers as policies vary.</li> <li>• If one is intending working for a few days, weeks or months on a different campus, different insurers may have differing interpretations on whether this constitutes the “usual work place”.</li> <li>• We would advise that individuals check with one’s insurer - and ascertain how much “occasional business” insurance would cost.</li> </ul>
When and why do I need business use or occasional business use on my car insurance?	<ul style="list-style-type: none"> <li>• If you are driving your own vehicle to a workplace that is not your usual place of work (eg your office is in Hammersmith, but you are driving to South Kensington for a meeting), then you will need “occasional business use” cover (about £10 - £25 p.a. depending on your insurer).</li> <li>• Insurers would probably not pay out if the vehicle was used on College business but not insured for “occasional business use.” Some insurers interpret this as “dropping off a work file to a colleague’s home or a giving a colleague a lift home” Check with your insurer.</li> <li>• So if using one’s own car, the question that line/fleet managers should be asking is: “do you have occasional use business insurance”.</li> </ul>
I am hiring a car abroad; how do I know if my licence is valid and my insurance is adequate?	<ul style="list-style-type: none"> <li>• Licencing requirements depend on local requirements, which is why we advise that hired vehicles for use abroad, should be hired from the UK where possible.</li> <li>• However, this is not always possible, so where vehicles must be hired abroad, we suggest you check if the adequacy of the insurance cover with the College Insurance Manager.</li> <li>• The College is now a member of the Association for Safe International Road Travel (ASIRT), and therefore has access to comprehensive Road Travel Reports which detail local driving requirements and road conditions.</li> <li>• If it was a hired vehicle <u>in the UK</u>, then the Hire Company would be responsible for making the driver’s licence checks and they would probably do this via the govt web site.</li> </ul>
Is giving a lift to a colleague to our normal place of work likely to be classed as business use? Would they be covered under social, domestic and pleasure cover?	Clarify with individual’s insurance provider as the insurance cover provided and definitions varies between companies.
Hire cars – if I give a lift to others in a hire car (hired on College business), does the College Motor Insurance cover the passengers? Would they have to be named in advance?	<ul style="list-style-type: none"> <li>• Yes but only when on College business; and the College vehicle insurance only covers use on College business.</li> <li>• There is no requirement to name passengers of vehicles.</li> </ul>
If hiring a car abroad for business use, will passengers be covered? Is this a question I should clarify with the hire company?	Always check with the hiring company as the insurance will be provided by this company. See Section F: if unsure, check with the College Insurance Manager if the insurance offered by the hire company is adequate.
I am driving my own car to a local venue, do I need to inform my line manager (or academic supervisor), of my driving offences?	<ul style="list-style-type: none"> <li>• Line/Fleet managers should ask about/be notified of motoring offences <u>only</u> when a College vehicle is involved. This is because a conviction might affect claims against the College’s insurance policy - which covers only College vehicles.</li> <li>• If it was one’s own car, then one’s own insurance provides cover. Insurers ask about motoring offences and claims on renewal, and will not pay out if the answers are found to be fraudulent.</li> </ul>
If my normal work involves occasional commuting to locations other than my usual place of work, is that classed as business use, even if that location becomes effectively my usual place of work for a short time?	Yes it is business use, but clarify with individual’s insurance provider as the insurance cover provided and definitions of “short time” varies between companies.
My line manager has asked me to assist with their house move using the departmental van. Is this allowed?	No, College vehicles may only be used on College business. The insurance will not cover personal use.
<b>Section G: Information, instruction, training</b>	
My supervisor has suggested I am trained before I drive the departmental transit van on a field trip to Wales. I have been driving my own car for 4 years; what other training do I need?	<p>Driver Awareness training is strongly advised for all drivers, and is available free via BRAKE (contact staff Learning and Development Centre and ask for the password and web link). In addition, before driving the departmental van for the first time, your Fleet Manager should:</p> <ul style="list-style-type: none"> <li>• Arrange for you to have a vehicle induction (its controls and requirements),</li> <li>• Show you how to use the “pre-use daily checklist” and make you aware of the breakdown and emergency arrangements</li> <li>• Arrange for you to drive the vehicle around campus (including reversing), as well as check your licence validity.</li> </ul>

My line manager has asked me to use the departmental van to drive to Harwell to deliver some documents. However, I have never used the van before and feel very nervous. What extra training can I get?	<ul style="list-style-type: none"> <li>• Please discuss your concerns with your line manager. Using a Courier is a safer alternative, part of the risk assessment process, and is probably cheaper than using the van.</li> <li>• Training is available at a cost, eg driver competency tests are available through ROSPA or the British Safety Council (both are approved suppliers to the College).</li> <li>• Driver Awareness training is strongly advised and is available free via BRAKE.</li> <li>• In addition, all new drivers should undertake a familiarisation drive in the departmental vehicles.</li> </ul>
<b>Section H: Pre-use checklist</b>	
How often do I need to use the pre-use checklist?	Initially when you take charge of the vehicle; if you borrow it continuously for more than a day, before beginning each day's journey.
<b>Section I: Risk assessment</b>	
What sort of risk assessment form do I need?	It depends on what you are doing – you may not need to complete one at all if your journey is already covered by the generic risk assessment. If not, it may be as simple as recording any additional control measures; or you may even need to use an Offsite form; or specific radiation risk assessment forms; you may need to conduct a manual handling risk assessment. Web links in the COP will guide you to the people you need talk to regarding specific hazards.
<b>Section J: Generic driving risk assessment</b>	
Do I need to undertake and record a driving risk assessment – I am going to an Away Day, less than two hour's drive or 120 miles away, and not carrying a hazardous load.	No, the generic driving risk assessment is already done for short low risk journeys. Read through it, check the controls are in place (including route planning). You only need to do more if you are exceeding the time/distance limit, going abroad, or carrying something hazardous).
I will be driving alone to an Away Day, and not return home till late. Do I need to contact my line manager to let them know when I arrive at the venue and when I arrive home?	Not for the venue providing someone in the department has a list of attendees and when they are due to arrive. Ideally you should notify your line manager or their delegate of your safe arrival home (text message or email is ok), but this may not always be practical.