



STOP THE RISK BEFORE IT STARTS

Practical Tools for Fleet Safety



With auto insurance continuously in a seller's market, carriers are scrutinizing fleet management practices to ensure heightened safety standards, such as driver approval, motor vehicle record (MVR) reviews, and how companies prepare for specific challenges posed by passenger vehicles. Insurers want to see a compliant, recently-reviewed company policy.

Key safety considerations include:



MAINTENANCE

Properly serviced and maintained vehicles are of critical importance. There should be monthly, full-scale preventive maintenance on all passenger vehicles, including golf carts and ATVs. This maintenance should include full engine, brakes/suspension, electronic systems, fluids, and tire tread/pressure condition for all in-service vehicles, and regular tire inspections for all idle vehicles. These checklists and scheduled inspections should be fully documented. Especially important is to run the vehicle back through your maintenance protocol as soon as it is returned after an outing. It is also wise to have a "head of transportation" who serves as the lead person responsible for the vehicles. Teams should stay abreast of latest safety features and monitoring systems.



DRIVER VETTING

Institutions should have formal approval processes for all organizational drivers, including non-employees and volunteers. Drivers should be at least 21, preferably 23, with properly issued state driver's license, and one to three years driving experience (three years preferred). State MVR records should be checked every three to six months for unacceptable motor vehicle violations. Driver's training is mandatory for all approved drivers. And remember that student athletes are not considered approved drivers. It is important to know that carriers make no distinction when the vehicle is a "van or chauffeur" golf cart or an ATV. Golf cart drivers must be 18 years old with valid driver's license.





15-PASSENGER VAN SAFETY

Large passenger vans and other “people movers” present several unique safety considerations. The NHTSA limits 15-seat passenger vans to 10 people, including the driver; 8-person max for 12-seat vehicle. Be sure to have a system that ensures a safe and successful vehicle travel event, starting with a clearly defined process for authorized-only usage (this would apply also to golf-cart usage). Be vigilant in reducing the risk of vehicle roll-overs, more likely with large passenger vehicles and cargo vans, and driving environments that increase the likelihood of driver distraction such as late-night and early-morning driving. Drivers may not exceed 10 total hours of work/driving per day. Also check federal and state regulations that set standards on certain vehicle safety devices and usage, especially when transporting children.

If using a 15-passenger van to transport even one passenger, do not attach a towing trailer. If using the van solely for towing, have one passenger present in addition to driver as a safety precaution. Employ only experienced drivers for towing events, and be sure the trailer and proper towing hitch are in excellent condition. Review state regulations for required safety measures, such as lights, brakes, and safety chains. Also, never exceed total “combined rating” weight of the vehicle itself. And be sure the trailer load distribution is proper with 60% of trailer weight placed in front half of trailer. Remember, rollover risks are at their highest when a vehicle is improperly loaded. Best practices include proper weight distribution and vehicle loading, strict adherence to passenger limits, regular driver training on individual vehicle handling characteristics, and seat-belt usage in vehicles where provided.



PRACTICAL RISK TOOLS

Strengthening fleet safety performance through documented policies (including accident kit and reporting policies), regular training, and proactive claims management can reduce overall risk and support more favorable insurance outcomes. Watch our webinar [Stop the Risk Before It Starts: Practical Tools for Fleet Safety Programs](#) to learn more about protecting your fleet, employees, passengers, and the bottom line.

Protecting students, staff, and the institution while driving on and off-campus is critical, as is understanding exactly what auto carriers look for in a fleet program.

This material is for general information only and should not be considered as a substitute for legal, medical, tax and/or actuarial advice. Contact the appropriate professional counsel for such matters. These materials are not exhaustive and are subject to possible changes in applicable laws, rules, and regulations and their interpretations.

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