

Owner Car Policy

ORRIDGE OWNER DRIVER – SAFE DRIVING POLICY

Orridge have a responsibility to ensure that both casual workers and permanent employees who are owner drivers and use their vehicles for travelling to and from client premises (whether alone or if voluntarily transporting fellow workers) must ensure they comply with the following: -

Before any casual worker or permanent employee can use their own vehicle to travel to and from client premises, they should hold:

- **A valid UK driver's licence in your current address (A Legal Requirement as per the DVLA)**
- **A valid UK MOT certificate**
- **Valid insurance cover (to include if possible, business use if you decide not to have the Orridge business use top up cover)**

TERMS OF BUSINESS USE TOP UP COVER

These Insurance Benefits are Secondary: The Insurer will only pay amounts if they are not covered by another insurance company

1. 'Business use' cover is required as a precautionary requirement to ensure that you have appropriate insurance in place if you decide to transport fellow workers or Orridge employees in your own vehicle to and from Orridge client premises. You must have valid insurance in place at all times to cover the type of journey you are making.
2. If driving on to and from Orridge client premises and transporting fellow employees or casual workers, the Company insurance policy will cover you for injuries to third parties including passengers in a third-party vehicle and / or your vehicle. The cover will also include damage to third parties' property including their vehicle.
3. The cover will not include damage to your own vehicle and its accessories which is your responsibility to insure.
4. The cover the Company has in place will only cover you whilst using the vehicle for travelling to and from Orridge client premises. For insurance purposes only, this includes driving to and from your place of work, **however** you must still ensure that you keep your vehicle insured yourself for private use. We recommend that you advise your insurers of this fact, if you decide to use the Orridge insurance for top up cover.
5. The Company cover will exclude damage to your windscreen.
6. The Company cover will be restricted to driving by you only, in circumstances where you are driving to and from Orridge client premises. There is no cover for

driving by other Company employees/workers of your vehicle or spouse or partners or any other parties.

7. Whilst travelling to and from Orridge client premises you should only carry fellow Company employees / casual workers as passengers. Where you do decide to carry fellow employees or casual workers, you acknowledge that this is voluntary and entirely at your own discretion.
8. There is no cover for loss or damage to your passengers' personal effects
9. As this is a voluntary arrangement, the Company does not endorse any charge to passengers (i.e. fellow employees / casual workers) for carrying them in your vehicle. Transporting fellow employees / casual workers is to assist each other in travelling to work and the company does not endorse any financial gain to be sought from the arrangement.
10. The exercising of the insurance cover remains at the sole discretion of the Company. Any breach of the employee / casual worker handbook and / or the rules above or other matters that may jeopardise the Company insurance may lead to the cover not been provided to you.
11. Your vehicle must be registered for use within Great Britain, The Isle of Man, Northern Ireland or Channel Islands.
12. Your vehicle has a maximum carriage of passenger of 8 seats (excluding the driver)
13. There is no cover for the towage of a trailer
14. The Company strongly encourages all drivers of their own vehicles to take regular breaks to avoid tiredness or fatigue.

In addition, owner drivers must complete:

- **An Orridge owner drivers risk assessment**

All documents must be shown and verified by Regional Management with copies sent to the Fleet department based in Aldridge. A review of driving licence, MOT certificate, and insurance certificate with business use, where applicable and owner driver risk assessment will be required annually before continued use. Failure to produce these documents will mean the vehicle cannot be used for travel to and from Orridge client premises.

When the vehicle is used for travelling to and from Orridge client premises, casual workers and permanent employees who choose to drive their own vehicle will be required to record mileage and then complete an expense claim form with fuel VAT receipts attached. These must be sent to Personnel and Administration for processing, as per the relevant employee / casual worker handbook.

Orridge will not pay any mileage expense claim on private vehicles used for travelling to and from Orridge client premises if casual workers or permanent employees do not comply by providing the relevant documentation as stated above.

If an owner driver replaces a vehicle they must notify the Fleet department in Aldridge of the new vehicle by providing the relevant MOT certificate and insurance certificate.

Orridge are able, via scheduling, to assist drivers with organising the car group to travel in the approved owner driver vehicle. This is to assist casual workers and employees in making efficient travel arrangements for their benefit, and any such travel arrangements are entirely voluntary.

Orridge Business Insurance

In the event of a claim on the Orridge Business insurance policy, and the excess not being recoverable, the Company will require the driver to reimburse the excess direct to the Company.

Uninsured Excess

The following is a list of examples whereby you would be liable for the **£250** excess.

A **£500** excess applies if the driver is under the age of 25 years

A **£425** excess applies if the driver is over 25 years and has held his/her license for less than 12 months

This list is not exhaustive

- 1. An accident/incident which is your fault**
- 2. A failure to report damage to the vehicle, howsoever caused**
- 3. Negligence resulting in damage to the vehicle**
- 4. Leaving Orridge equipment in the car overnight and the equipment and/or the car is stolen, damaged and/or defaced.**
- 5. Any damage to the vehicle which is claimed on the Orridge insurance policy**

The following endorsements to your license must be advised to us in advance of using any company vehicle or your vehicle for travelling to and from Orridge client premises and you must have our written consent before using our / your vehicle for this purpose if you have or incur any of these endorsement:

- A conviction for any motor offence(s) coded AC, BA, CD40-71, DD, DR, IN, LC30-50, MS40-90, UT or equivalent in the past 5 years or has a prosecution pending in respect of any of the above offences
- A conviction in the past 5 years for any offence or combination of offences which result in a disqualification from driving
- Suffers from any medical condition requiring notification to the DVLA and authorisation has not been granted

Health and Safety of Vehicle and Occupants

It will be the owner driver's responsibility to maintain the car to a safe standard. Casual and Permanent employees will be expected to comply with the law regarding speed limits and other related motor vehicle laws. It is the driver's responsibility to protect the passengers who travel in his vehicle by driving defensively and in a reasonable manner.

It is the driver's responsibility to ensure that the number of occupants in a vehicle does not exceed the number of safety belts in the vehicle and the limitations of the manufacturer.

All accidents involving an owner driver vehicle while being used to travel to and from Orridge client premises must be reported within 24 hours to the Fleet department based in Aldridge. This should include potential near misses.

Smoking in Vehicle

If an owner driver is choosing to use the vehicle to travel to and from Orridge client premises while carrying passengers, the Company does not endorse smoking. Smoking in the vehicle is a private matter for agreement between you and any passengers you choose to transport.

Motorway Toll and Parking Fees

Orridge will not pay for Motorway Tolls without prior approval for owner drivers. Any parking fees incurred in the course of travelling to and from Orridge client premises should be claimed via the expense claim procedure.

Motorway and Parking Fines

Orridge are not responsible for any motoring or parking fines incurred while the vehicle is used for travelling to and from Orridge client premises. The expense is personal to the owner driver of the vehicle

ORRIDGE OWNER DRIVER POLICY

Orridge will review this policy regularly to meet the company's safe driving responsibilities to its employees and casual workers. Driving to and from client premises in your own time is a private matter, but the Company wishes all employees and casual workers to be safe at all times.

Yours sincerely

Dan Prickett
Managing Director, Orridge & Co Ltd
For and on behalf of the Company

OWN CAR POLICY – DECLARATION FORM

1 Named Driver too complete

Name:	Date:
<p>I confirm that I am medically fit to drive as described by the DVLA medical rules on driving (this includes having an eyesight test and the use of prescription glasses if required)</p> <p>I confirm by signing this document I hereby give permission for Fleet Control to complete the license check code via the DVLA website. https://www.gov.uk/view-driving-licence</p> <p>I declare that my vehicle will be maintained in a roadworthy condition and in accordance with manufacturer's instructions.</p> <p>I have read and understood the Company Own Car Policy and agree to abide by its terms.</p>	
Signature:	Date:

I have received relevant information stated above and I agree to comply with the company procedures.

I have read and understood that I am accepting that I am liable to pay the relevant insurance excess as per the clauses contained in this policy.

Name.....

Signature.....

Date.....