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THIS POLICY IS FOR:	Staff including Agency Workers (temporary workers), Commissioners and Service Users

CAR INSURANCE & USE OF CARS

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CAR INSURANCE & USE OF CARS

THE PURPOSE OF THIS POLICY

All Temporary Workers regardless of whether they are temporary or permanent.

WHAT YOU MUST NOT DO!

THE FOUR GOLDEN RULES

1. Never take payment, petrol money or charge the service user, client, patient or person in your care when carried in your vehicle.
2. Never travel to and from work without the required social, domestic, pleasure and business class I minimum cover.
3. Never transport a patient or service user or person in your care unless you have applied for the correct insurance cover as class I and II business may be required by some insurers. Contact your insurer to clarify.
4. Never carry a person in anything other than a passenger car. This specifically excludes bicycles, motorcycles, motorcycle-sidecars, tractors, lorries and van.

WHAT YOU MUST DO!

CONTACTING YOUR INSURANCE

Staff must contact their insurance company to clarify the following:

- Standard Social Domestic and Pleasure Cover do not cover travel to and from different places of work. You will at least require class I business cover. Please contact your insurer for clarification.
- Carrying of 'Service Users' and 'Clients' to hospital, shopping, day centres, etc. requires class I and class II business cover. Please contact your insurer for clarification.
- Payment for carrying of service users, clients would require Hire & Reward Insurance (as taken out by licensed minicabs, taxis, etc.) This insurance is extremely expensive. Do not take payment under any circumstances.

ADVICE:

- Contact your insurer and explain the usage of your vehicle. Many insurers include class I business, but not all. Be candid and honest about your intentions otherwise your insurance may be invalid when you need it.
- Many insurance companies differ in their terms and conditions. If in doubt contact your insurer for clarification.
- Most Insurance Policies are invalid if the driver is under the influence of drinks or drugs, driving without due care and attention, an expired MOT or not maintaining your vehicle in roadworthy condition (tyres, brakes, seat belts, etc.).

COMPLETED DATE:	26.06.2022
SIGN OFF DATE:	03.08.2026
REVIEW DATE:	03.08.2027
SIGNED:	Marc Stiff – Group Managing Director