

Risk control fleet safety program



UFG Insurance believes the safety of the employee, public and the operations of a company is essential and every attempt must be made to reduce the possibility of accidents. The safety of the employee will always take precedence over expediency and short cuts. Our company believes it is the responsibility of every employee to maintain the safest conditions and equipment at all times.

As the driver of a company vehicle or personally owned vehicle while on company business, drivers have the responsibility to maintain and operate the vehicle in a defensive manner to reduce the possibilities of causing property damage or injuries. Our company intends to comply with all applicable safety laws, as well as state and federal regulations. We expect each driver to operate the vehicle in a safe, responsible manner and to comply with the following fleet safety rules.

The information contained in this service bulletin was obtained from reliable sources. However, United Fire Group accepts no legal responsibility for the correctness or completeness of this information.



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Driving eligibility

- This is the single most important control that management can implement to reduce fleet losses.
- All persons who will or might drive on behalf of your company must complete a written application. These applications should require references from previous employers.
- All persons driving on behalf of your company should be subject to a drug testing program.
- All persons must sign a consent form to have their motor vehicle record (MVR) obtained and evaluated against acceptability standards. MVRs must be pulled pre-hire, post offer and at least annually thereafter.
- Drivers must have a valid driver's license and appropriate endorsements, if any, for the vehicle they are operating. The appropriate license must be with the driver at all times.
- If the driver is involved in any accident, no matter how severe, with a company auto or a personal auto driven for company business, your company must be notified immediately.
- If drivers are operating their personal auto for company business, proof of insurance must be provided. The declaration page of the personal automobile insurance policy will provide this information. This information must also be provided on an annual basis.
- Company autos are to be driven by authorized, approved drivers only.
- All drivers with a commercial driver's license (CDL) must meet state and federal Department of Transportation (DOT) guidelines for driver eligibility.
- Drivers must maintain state vehicle inspections where required.

Driver safety rules

- If a driver has a driving status change, for example the suspension or revocation of their license, they must notify the office immediately and discontinue driving a company automobile. The driver may be terminated if it is determined that they did not notify the office of a driving status change.
- The use of a company automobile while under the influence of drugs or alcohol will result in disciplinary action and possible termination. Possession of such materials in a company vehicle is prohibited. Illegal drugs, chemicals or alcohol consumption is also not allowed in a company vehicle at any time, including 15 passenger vans.
- Seat belts are mandatory for all persons riding in a company vehicle or a personal auto used for company business; this includes all employees who drive or ride as passengers. It is the driver's responsibility to require all passengers to use the seatbelt/shoulder harness.

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distracted driving policy

To improve employee safety and eliminate unnecessary risks while operating a vehicle,

_____ has enacted a distracted driving policy, effective

_____.

We are committed to ending the epidemic of distracted driving and have developed the following policy which applies to any employee operating a company vehicle or a personal vehicle used for company business.

The policy applies to company issued cell phones, personally owned cell phones, hands-free devices, and similar electronic devices.

- Keep cell phone and Bluetooth® off while the vehicle is moving.
- Allow voicemail to handle your calls and return them when safe.
- If you need to place a call or a text, pull off the road to a safe location and stop the vehicle before using your phone.
- Inform regular callers of the best time to reach you based upon your driving schedule.
- Modify voicemail greetings to indicate that you are unavailable to answer calls or return messages while driving.
- The consequences of not following this policy are:

I fully understand the terms of this policy, agree to abide by these terms and will accept the consequences of failing to follow the policy.

EMPLOYEE SIGNATURE

DATE

EMPLOYEE NAME (PRINTED)



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Vehicle safety

- Drivers should use defensive driving techniques at all times.
- All drivers should conduct a walk around of the vehicle prior to operating. Check to see if tires are in good condition and for any physical damage that may affect the operations of the vehicle. If there are any issues or malfunctions with your automobile, report it to the company.
- All drivers are responsible for the protection of the company vehicles. Never leave the car running while unattended. When the car is shut off, remove the keys and keep the doors locked.
- Do not leave valuables in any automobile when unattended.
- Company vehicles are not allowed to be driven by anyone except the assigned company driver. Family members, spouses or significant others are not allowed to drive a company vehicle.
- It is the driver's responsibility to ensure that all loads are properly secured.
- Company vehicles are provided primarily for business purposes.

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Motor vehicle records

To be eligible to drive a company vehicle or a personal vehicle on behalf of the company, all drivers must have an acceptable motor vehicle record (MVR), which will be reviewed before they are allowed to operate a company vehicle.

The organization will also order a driver's MVR biannually for internal review, in addition to the annual review conducted by the insurance carrier and/or agency.

The company has established a standard method of evaluating MVRs to determine a driver's eligibility. The table shown below outlines the types of violations. State-specific guidelines may be used to determine a driver's eligibility, such guidelines will be available for review if applicable.

Type A violations	Type B violations
<ul style="list-style-type: none"> ■ Driving under the influence of drugs or alcohol. ■ Racing and reckless or careless driving. ■ Leaving the scene of a hit and run. ■ Refusing to take a substance test. ■ Evading police. ■ Operating a motor vehicle for the commission of a felony or a vehicular homicide, assault or manslaughter conviction. ■ Driving with an open container (alcohol). ■ Failure to report an accident. ■ Operating a motor vehicle during a period of suspension or revocation of a license. 	<ul style="list-style-type: none"> ■ Failure to yield the right of way. ■ Failure to obey traffic signs or signals. ■ Speeding more than 20 mph over the posted speed limit. ■ License suspended or revoked due to previous safety or moving violations. ■ Distracted driving related. ■ Improper passing. ■ Too fast for conditions. ■ Following too closely. ■ Speeding with towing. ■ Unsafe u-turn. ■ Illegal weight.

The following criteria will be used to determine driving eligibility. If a driver meets any of these criteria then they are unacceptable to drive a company vehicle or a personal auto on behalf of the company. The criteria includes:

- If a driver has any type A violations within the past five years.
- If a driver has three or more type B violations.
- If a driver has two or more "at fault" accidents in a three-year period.

A driver's MVR may be reviewed on a more frequent basis and the driver may be put on driving probation if:

- They have an accident within a three-year period.
- They have two or more type B violations.

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If a driver is identified as high risk, on probation or has a violation, they may be subject to progressive coaching and discipline, including but not limited to:

- Being required to attend a defensive or safety driving course on their own time and expense.
- Having their driving privileges suspended or revoked.
- Management co-travel and/or road test.
- Termination of driver.

Road test driving

New drivers may be required to complete a road test with a designated driver. This test will be documented and the results retained in their employee file. If a driver is required to operate specialty equipment, such as booms and lifts, part of this test must be a demonstration of operating that equipment.

Accident reporting guidelines

Notify emergency personnel in the event of an accident where injuries are present. All accidents are to be reported to the company, no matter the severity. Each accident will be investigated to determine the cause and methods of prevention. Drivers are required to fully cooperate with any law enforcement investigation, as well as internal company investigations.

Part of this investigation process will be to determine if the accident was preventable. If the accident was deemed to be preventable and the driver failed to exercise defensive driving techniques, driving restrictions per company policy may apply.

An accident report kit has been placed in each fleet vehicle. In the event of an accident, please utilize the kit. This will allow the organization to conduct a thorough and consistent accident investigation.

Maintenance of vehicle

All drivers are required to inspect their vehicle prior to use. If the vehicle is regulated, which means it has a gross vehicle weight of more than 10,000 pounds, a trip inspection is required and must be documented.

Drivers of non-regulated vehicles or personal passenger vehicles are not required to document inspections, but should use good judgment to have the vehicle properly maintained. All maintenance records should be submitted to the company.

A maintenance service log is to be kept for each fleet vehicle. All noted vehicle deficiencies are to be reported to management or the designated fleet mechanic.

Personal use of company vehicle

You have been provided a company vehicle to assist you in your job. Its use is strictly limited to business purposes. It may only be used for personal reasons with express written consent. Loaning the vehicle to anyone is strictly prohibited. From time to time, you may need to carry business associates. You and associates are required to wear seatbelts.

Transporting strangers, such as hitchhikers, or using the company vehicle as an Uber vehicle is strictly prohibited.

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Regulated vehicles: commercial driver's license

All drivers who qualify for a commercial driver's license (CDL) are required to comply with the appropriate department of transportation (DOT) and Federal Motor Carrier Safety Administration (FMCSA). Driver files will be maintained on each driver in accordance with the current FMCSA. Drivers of any vehicle or combination of vehicles that exceeds 26,000 pounds, and is engaged in interstate commerce will assist the company in maintaining the necessary records to comply with current DOT and FMCSA regulations.

The company will maintain the following records per FMCSA requirements:

- Driver's application for employment.
- Inquiry to previous employers: three years.
- Medical exam expiration dates.
- Medical examiner's certificate.
- Alcohol and controlled substance testing information and results.
- Annual driving record from state agencies.
- Driving record from state agencies: three years.
- Driver's annual certificate of violations.
- Annual review of motor vehicle record.
- Driver's road test or equivalent and certificate or a copy of valid operator's license.
- Other state or federal requirements for the operations of specific vehicles.

There may be additional requirements for all drivers depending upon the type of commercial vehicle and its intended use. Individual state agencies may also be consulted to determine if specific recordkeeping, testing and other exemptions apply.

Non-regulated vehicles

Drivers who operate vehicles or a combination of vehicles (truck and trailer) with gross vehicle weight between 10,001 pounds and 26,000 pounds may not need a CDL and are not required to be in a substance testing program.

The company will maintain the following records per DOT and FMCSA requirements:

- Driver's application for employment.
- Inquiry to previous employers: three years.
- Medical examiner's certificate.
- Driver's annual certificate of violations.
- Annual review of motor vehicle record.
- Driver's road test certificate or equivalent or a copy of valid operator's license.
- Other state or federal records that may be required under.

There may be additional requirements and training for all drivers depending upon the type of commercial vehicle and its intended use. Individual state agencies may also be consulted to determine if specific recordkeeping, testing and other exemptions apply.

Vehicles less than 10,000 pounds

These vehicles include private passenger autos, vans or pickups pulling trailers with a GVW of less than 10,000 pounds. Drivers who operate these vehicles are not required to have driver files kept or be part of a drug testing program for DOT or FMCSA purposes. However, these drivers are subject to all other aspects of this fleet safety program, including drug testing.

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Motor vehicle record release form

I understand that it is my responsibility to operate this company vehicle in a safe manner and apply defensive driving tactics in order to prevent injuries or property damage. I have read and understand my responsibilities and will comply with the rules of conduct outlined in this fleet safety program. I understand the disciplinary actions that may take place in the event I do not abide by this agreement up to and including termination.

As part of this program, I understand that my employer has the right to review my motor vehicle record for driver eligibility set forth in this program. The undersigned authorizes a representative of the company to obtain from any state department of motor vehicles or equivalent office all information regarding my driving record. This request is a condition of my employment.

Driver's full name: _____

Date of birth: _____ Sex: M___ F___ Social Security #: _____

Driver's License Number: _____ State of Issuance: _____

EMPLOYEE SIGNATURE

DATE