

1.b Fleet & Motor

Commercial Motor Exposures

Social distancing and restricting travel have meant large numbers of business temporarily closing and people being restricted to home accommodation. However, many essential businesses continue to operate within the Government guidelines and some legal safety requirements have been relaxed to help with these restrictions. It is important to be aware of, and continue to operate within, the law and not misinterpret the legislation that has been relaxed.

Drivers' hours relaxation

The full details of relaxation of drivers' hours are contained **here**.

The main headlines to note are:

- The drivers' hours and working time rules are in place to protect road safety and the working conditions of drivers and to reduce the risk of drivers being involved in fatigue-related accidents.
- As such, any relaxation of these rules should only be considered where genuinely necessary and when other supply chain management interventions are unable to alleviate issues.
- The Department for Transport wishes to make clear that driver safety must not be compromised.
- Drivers should not be expected to drive whilst tired

 employers remain responsible for the health and
 safety of their employees and other road users.
- Drivers in question must note on the back of their tachograph charts or printouts the reasons why they are exceeding the normally permitted limits. This is usual practice in emergencies and is, of course, essential for enforcement purposes.
- Operators should maintain records of when standard drivers' hours have been deviated from, along with a justification of why this was needed. The responsibilities of operators, transport managers and the wider supply chain may be examined after the current events. It is important that on subsequent inspections and checks it can be clear that a relaxation was used appropriately, was well implemented and in a way to reduce fatigue, for example in relation to shift patterns.
- If a journey doesn't fall under the emergency provisions normal drivers' hours rules must be complied with.

Car, van or motorcycle MOTs due from the 30th March 2020

Your car, motorcycle, light van or other light vehicle's MOT expiry date will be automatically extended by 6 months if it's due on or after Monday 30 March 2020.

Coronavirus

Advice and resources for brokers

Update

This means that your vehicle will still have a valid MOT certificate for an extra 6 months.

This applies to all vehicles, including those that need their first ever MOT test.

You do not need to do anything for this to happen. However, you must keep your vehicle safe to drive.

Further guidance

Below are several examples and guidance on vehicle management that can be used currently. It is not exhaustive, but simply provides best practice as we know it:

- Vehicle checks can and should still be carried out.
- Even if a vehicle is associated with only one driver, ensure all vehicle parts that are touched are cleaned with anti-bacterial wipes, and use appropriate PPE, ensuring you follow the Government guidelines for washing your hands to prevent the spread of the virus immediately following the checks.
- When refuelling, use the guidance above and ensure you use appropriate PPE when using fuel pumps.
- For breakdown and recovery, guidelines have been issued for members through the national body. If the passengers in a vehicle being recovered are to be left in the vehicle during a recovery, extra consideration needs to given to the centre of gravity. Although the vehicle will be the usual height, there will be far more weight involved, which will have a considerable effect on the handling of the recovery vehicle, especially at roundabouts, bends and junctions when turning.



How AXA can help you to help your clients

- Remote Motor Risk Management Surveys & reviews – The Motor Business Resilience team are continuing to carry out motor surveys using conference call facilities.
- Clients compiling or reviewing Driving for Work Policies and procedures – Most of these documents are available through the Fleet Safety Academy and the Academy is still available for membership and advice.
- Virtual toolbox talks internally or externally through our service providers – Sessions on Corporate Responsibility, Accident Investigation and Data Analysis are still being run.
- Where vehicles are still being used and have technology fitted, it is still as important to monitor the data or footage provided. If this has not been carried out before, contact your provider or AXA contact for advice on how to do this.
- Any other risk management services from AXA or our service providers that do not require Face to Face meetings are still available. This includes "Online" driver risk assessments, "Online licence" checking and e-training as well as the services mentioned above.

Managing your vehicles – SORN and Laying Up of vehicles

Where vehicles will not be required for a reasonable period of time, SORNing (Statutory Off-Road Notification) and asking your insurer to reduce cover to 'Laid Up' risks only as part of your normal vehicle declarations is one way of helping manage your expenses – but does mean you will need a secure off-road location to store the vehicles.

Where vehicles are not being used, it is important to ensure that they are secure and protected from theft or damage:

- Do not park them too closely if possible
- Do not park high value vehicles together
- Ensure all security options are working and monitored