

# Health and safety factsheet

**Driving at work: managing road risk**

Insurance comparison website Go Compare estimates (April 2011) that as many as 5 million people use their own vehicle for work activity. This will include many UCU members who visit students on placement, move between sites to teach or to attend meetings, visit employers, undertake a CPD activity, go to events to recruit students etc. These activities are directly work-related, and as such they are outside the standard cover usually offered by vehicle insurance policies, which is limited to social, domestic and pleasure purposes, and to travel to and from a single place of work. So any work-related travel won’t be covered. It is classed as business use, and it needs an extension of your insurance cover.

The forms that insurance companies use for notification of an incident or making claims ask for what purpose the vehicle was being used when the incident happened. In the event of an incident or crash while driving on college or university business, without that cover extension the insurer would refuse to pay for repairs or third party damage or harm.

It gets worse. If the police attend an incident, and you tell them you were on a work-related journey, they will check your insurance. If they find it didn't have the "use for business" policy extension, that would lead to further action against the driver for not being correctly insured. They have the power to seize your car if it is uninsured. Go Compare estimated that some drivers cover more than 2,250 uninsured miles a year on average.

Anyone who uses their own vehicle for work-related purposes should ensure they have an extension to their normal insurance policy that covers use for work – for their own protection as much as anything else. It shouldn’t cost a lot; some insurers just include the cover without any additional premium, but some do make a small charge. UCU cannot emphasise too much how important it is that drivers are correctly insured - the financial costs to individuals and society of uninsured drivers is huge - the human cost can be even greater.

Some employers now link the payment of mileage expenses to proof that the necessary cover extension is in place. That way, they ensure they have complied with the advice in the joint HSE/Department of Transport guidance leaflet "Driving at Work: managing work-related road safety” to ensure that employees who use their own vehicles for work purposes are correctly insured. Download at

[**http://www.hse.gov.uk/pubns/indg382.pdf**](http://www.hse.gov.uk/pubns/indg382.pdf)

The guidance says that employers should have a clear policy on work-related vehicle use, and that risk assessments are conducted and regularly reviewed. Many employers now provide advanced or further driver training for people who are required to drive at work.

UCU recommends some basic standards for using personal transport for college business.

* there should be adequate and realistic time allowances for the journey so as not to encourage speeding or risk taking;
* class contact timetabling should ensure that travel doesn't take place during a lunch break so people aren’t tempted to eat and drink while driving;
* management requirement for staff to travel should be limited as far as possible, perhaps to a specific number of occasions a week and not be the norm, and
* There should be a limit on the number of journeys on any one day – one is good.

This is an ideal topic for a negotiated agreement. Amounts payable for tax-free travel expenses are covered by HMRC (Inland Revenue) rules; the current (April 2011) figure is 40 pence per mile and they require claims to include a record of the mileage being claimed. See [**http://www.hmrc.gov.uk/mileage/employee-factsheet.pdf**](http://www.hmrc.gov.uk/mileage/employee-factsheet.pdf)

for more information.

## See also <http://www.drivingergonomics.com/> for information from colleagues at Loughborough University on driving employer-owned vehicles