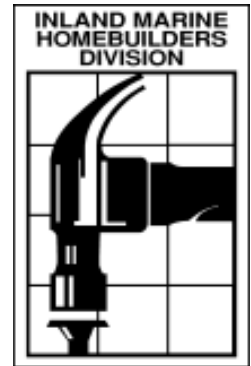


# LOSS CONTROL DATA GUIDE



## PERSONAL USE OF COMPANY VEHICLES

Many fleets involve, to some extent, personal use of company vehicles. This includes keeping vehicles at employees' homes and/or driving company vehicles to and from work. If this exposure exists, it is imperative that management issue a Statement of Policy specifically addressing the conditions governing personal use of the company vehicle.

- The Statement of Policy should be prepared on company letterhead and forwarded to all drivers/employees for their signature.
- Upon return receipt, the signed Statement should be kept on file, and a copy placed in personnel folder.
- The above procedure should be applied to new hires and repeated annually for existing drivers. While recognizing incidental personal use by spouse, operation of the company vehicle by all others, particularly driving age children, should be expressly prohibited.
- For employees operating personal vehicles on company business, certificates of insurance should be required to confirm existence of coverage, limits, expiration date, and conditions of cancellation.

The preparation and dissemination of this Loss Control Data Guide is intended only to advise management of insured firms as to how they might fulfill their responsibilities for the control of potential Loss producing situations involving their premises and/or operations. It is not intended as an offer to write insurance coverage for such a condition or exposure, nor is this Data Guide intended to indicate that Great American Insurance Companies will write such coverage. The Liability of Great American Insurance Company (and/or affiliates and subsidiaries) is limited to the terms, limits and conditions of the insurance policies it writes, and in providing this material, Great American Insurance Companies assumes no liability beyond that provided under the terms, limits, and conditions of the policies it has issued.