

STAFF BULLETIN

BUSINESS INSURANCE FOR GREY FLEET DRIVERS



REMINDER - GREY FLEET DRIVERS

This alert has been issued as a reminder to all grey fleet drivers that it is essential that you have valid business insurance cover for your vehicle.

What is “Grey Fleet”

Grey Fleet is a vehicle which is owned and driven by an employee for business purposes, **regardless of whether or not mileage is claimed.** Business purposes would include any journeys taken whilst carrying out the course of your duties, for example driving from your place of work to attend a meeting; carry out a site visit or travel between service users etc.

Is travelling to and from work considered “business use”.

Travelling to and from your normal place of work is generally not considered to be business use and should be covered by your standard car insurance, but it is always a good idea to check with your insurer to be sure that your insurance covers commuting to and from work.

What would happen if I have an accident in my car whilst driving on business but don’t have business cover?

In short, you will not have insurance cover and you could potentially be liable for any damage/ loss caused, or injury to third party.

Will my manager check my insurance cover if I am a grey fleet driver?

The Corporate Team will check your insurance documents, MOT Certificate and your driving license on an annual basis to ensure that everything is in order.

Further information

You can find further information in the [Road Risk Standard](#)

Remember: Business car insurance cover is essential if you are a grey fleet driver.