

**Policy Number 36**

**Policy Title:**

**WHO MUST ABIDE BY THIS POLICY?**

**All A24Group staff, regardless of whether they are temporary or permanent.**

**THE PURPOSE OF THIS POLICY**

**A24GROUP POLICY ON CAR INSURANCE AND CAR USE FOR WORK RELATED PURPOSES**

**IS POLICY:**

**This Policy summarises the arrangements and requirements for staff regarding the use of their own car or vehicle relating to work.**

**POLICY CONTENT:**

**WHAT YOU MUST NOT DO**

<b>Golden rules</b>	<p><b>The Four Golden Rules.</b></p> <ol style="list-style-type: none"><li>1. Never take payment, petrol money or charge the service user, client, patient or person in your care when carried in your vehicle.</li><li>2. Never travel to and from work without the required social, domestic, pleasure and business class I minimum cover.</li><li>3. Never transport a patient or service user or person in your care unless you have applied for the correct insurance cover as class I and II business may be required by some insurers. Contact your insurer to clarify.</li><li>4. Never carry a person in anything other than a passenger car. This specifically excludes bicycles, motorcycles, motorcycle-sidecars, tractors, lorries and van.</li></ol>
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## A24GROUP POLICY ON CAR INSURANCE AND CAR USE FOR WORK RELATED PURPOSES

### CONTINUED FROM PAGE 1

### WHAT YOU MUST DO

<p><b>Contacting your insurance</b></p>          <p><b>Advice</b></p>	<p><b>Staff must contact their insurance company to clarify the following:</b></p> <ul style="list-style-type: none"><li>• Standard Social Domestic and Pleasure Cover do not cover travel to and from different places of work. You will at least require class I business cover. Please contact your insurer for clarification.</li><li>• Carrying of 'Service Users' and 'Clients' to hospital, shopping, day centres, etc. requires class I and class II business cover. Please contact your insurer for clarification.</li><li>• Payment for carrying of service users, clients would require Hire &amp; Reward Insurance (as taken out by licensed minicabs, taxis, etc.) This insurance is extremely expensive. Do not take payment under any circumstances.</li><li>• Contact your insurer and explain the usage of your vehicle. Many insurers include class I business, but not all. Be candid and honest about your intentions otherwise your insurance may be invalid when you need it.</li><li>• Many insurance companies differ in their terms and conditions. If in doubt contact your insurer for clarification.</li><li>• Most Insurance Policies are invalid if the driver is under the influence of drinks or drugs, driving without due care and attention, an expired MOT or not maintaining your vehicle in roadworthy condition (tyres, brakes, seat belts, etc.).</li></ul>
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**END OF POLICY**