

# Risk Insights: Senior Living & LTC

## Episode 17

### Fleet safety: Protecting residents, drivers, and communities

Welcome to the *Risk Insights: Senior Living & LTC* podcast, hosted by Tara Clayton with Marsh's Senior Living & Long-term Care Industry Practice. Tara, a former litigator and in-house attorney, speaks with industry experts about a variety of challenges and emerging risks facing the industry.

#### Tara Clayton:

Hi, and welcome to Risk Insights: Senior Living and Long-Term Care. I'm your host, Tara Clayton. With so many summer activities underway and communities taking residents off-campus for different events, today I wanted to spend some time talking with an expert about how we look at mitigating exposures that can arise from the use of company vehicles.

#### Scott Bertulis:

Glad to be here. Thanks for asking me to join the call today.

#### Tara Clayton:

Yeah, of course. So Scott, I know you've been on the podcast before, so I'm excited to have you back on, but just, just as a refresher for those listeners tuning in that maybe haven't heard that, that prior episode, can you give us little bit more about your background and role here at Marsh.

#### Scott Bertulis:

I oversee, manage, direct and provide risk, all risk control services to our senior living practice group so I work directly with our clients in developing policy and procedure training programs, and conducting site visits as they're needed and so on. So, all in an effort to improve both workforce and resident safety.

#### Tara Clayton:

Awesome. Thanks, Scott. I've seen you working with our clients in a variety of different ways and knowing, really, the wide range of services that these senior-care, senior-living communities offer including community outings, transportation to different medical visits. There's other off-campus activities that require using a company, either van or some type of vehicle to transport residents to these different locations. And I know the usage of that community vehicle can raise a number of different exposures related to both the safety and threat of residents, as well as the staff who are utilizing that vehicle.

So, knowing fleet safety, that's a huge area of focus for you when you work and engage with clients. And so I wanted to talk today with you, kind of high-level, the importance of having a robust fleet safety program. So I'm going to kind of start there. Overall picture, what is a fleet safety program and why is it important?

#### Scott Bertulis:

Well, a good fleet safety program starts, really, with a foundational policy. You need to have policies and procedures in place regarding things like everyday activities on the shuttle. How you do your pre- and post-trip inspections of the vehicle. How do you safely board residents? And then you get into more fundamental things in terms of administration of your policies and procedures, like how do you qualify your drivers?

So when you hire a driver, how do you make sure that that driver's qualified to operate that vehicle, that they're safe to operate the vehicle? And so on. So, you know, from a policy perspective, you want to make sure that you are spelling out all of the things that you should be doing, fundamentally, to make sure that your residents are safe when you're transporting them to from place to place.

## Tara Clayton:

Knowing that these are important for resident safety and, and staff safety, do you see questions at renewal, when we're placing auto coverage, are we seeing questions from carriers, as well, related just having a fleet safety policy? Is that something that you see?

## Scott Bertulis:

Yes, definitely, and most of the auto carriers will want to see that there are policies and procedures in place to make sure the drivers are qualified, to make sure that the drivers are being trained for defensive driving, for making sure that the residents are safe. Operation of the wheelchair lift, operation of and securement of wheelchairs on the vehicle if they're going to have wheelchair riders. That's a huge issue, always want to make sure my operators have robust training programs, have robust policies around wheelchair securement because that's always a big, big issue with carriers. Some of the more serious and severe claims that have occurred with our clients center around that issue in particular.

## Tara Clayton:

Scott, I want to talk about some of the example claims that you've seen because I do think that plays into the importance of the policy language and as well as the trainings, right, that you're talking about. You mentioned, though this fleet safety program in one of the different areas to include in a robust program is around driver employment screenings or qualifications. Can you talk a little bit more about why that's an important area to cover?

## Scott Bertulis:

Well, first and foremost, you want to make sure that your drivers are going to be qualified to operate your vehicles. It's one thing to expect someone to operate a passenger vehicle and most people that have a license understand how to operate a passenger vehicle safely. But when you're talking about shuttle buses, it's a whole, and/or vans, it's a whole different scenario. It's a larger vehicle.

They're harder to operate, harder to navigate around tight spaces and things like that, so I see a lot of claims with regard to vehicle backing, hitting overhead obstructions, and things like that. So, it's really, really important to make sure, from a qualification's standpoint, that they know how to operate the vehicle,

and there's not a license or something that says that, "Hey, they've gone through a series of tests or been validated to make sure they can operate those types of vehicles," other than their driving history, which you're going to look into.

You're going to look to see what kind of experience they have when you're qualifying your drivers, to see what types of vehicles they've driven in the past, their other jobs, and you would certainly, you know, prefer to have someone that has operated a shuttle bus or van in that capacity, because that is certainly going to be much different than just operating, a four-passenger vehicle. You know, and there's a lot of intricate things with the operation of a shuttle bus or van that they need to understand. Along with that, you know, doing a thorough background check for your drivers to make sure that they don't have bad driving history.

If they have a history of accidents or a history of DUIs and things like that, that is certainly going to be an issue for you when it comes to the insurance carrier of evaluating and underwriting your policy. If they do find — and they do random MVR checks of your drivers — and if they do see a driver with a sketchy background and a sketchy driving history, they're certainly going to raise that to your attention and, most likely, raise your rates as well. So it really pays to do a good job of thoroughly vetting your drivers through a formal program, MVR checks, making sure that you do a road test. If, again, we don't have any type of history following that driver in terms of the vehicles they've operated.

One of the things I highly suggest that you do is to make sure that you do a formal road test with your drivers to make sure they can- they fully understand how to operate the vehicle safely and can demonstrate that.

## Tara Clayton:

Along with making sure the driver, to begin with, is qualified to operate this type of vehicle, you mentioned recommendation around having a road test to verify competencies of this particular driver. What about any other training topics? Once we've got the drivers out there driving, is there trainings that you recommend are helpful to kind of keep those drivers up to speed. Forgive the pun, but keep them up to speed with, you know, different requirements and just making sure that

we do have the right individuals operating these large buses?

**Scott Bertulis:**

Well, definitely. There's some fundamental training programs that you should all have, and that starts with defensive driving. Anybody who operates a vehicle should have a firm foundation in defensive driving. When I talk about defensive driving, it is being aware of your surroundings at all times, making sure you're not driving with distractions, making sure that you're maintaining proper following distances, and avoiding road rage situations because that can often times happen with a larger vehicle driving at a slower speed. Drivers around those vehicles tend to get aggressive and tend to cut off the driver when they try to get around them.

So, it's a different mindset for drivers, and they have to understand that, that they are operating this vehicle with a bunch of precious cargo on the vehicle, right, with our residents, and, they want to make sure they're driving at, you know, the speed limit or even below. And, you know, operating in such a manner is to make it comfortable for the residents when we have situations with aggressive drivers around us, that's, you know, that's a key thing, defensive driving.

Another key thing to make sure that your drivers have training on is wheelchair securement. So, when we have wheel- or residents on wheelchairs on- they're- that are going to be secured on the vehicle, it's really important that the driver fully understands how to use those securement devices, how the seatbelt fits around the resident sitting in a wheelchair, how it's supposed to be oriented according to the manufacturer's direction, instruction, training.

In most cases, there are a couple of different companies that make these securement devices, it's really important to make sure that you're utilizing the training from those manufacturers for those systems, and also, for the wheelchair lifts as well. We want to make sure that the drivers are operating those lifts properly or operating them safely using all the safety features and so on. That is certainly going to help to minimize any incidents or future claims associated with any type of involvement with residents in getting them on the vehicle or securing them in the vehicle.

**Tara Clayton:**

Scott, what about residents who don't- aren't utilizing wheelchairs to get it- on and off the vehicles, but perhaps they have canes, you know, other mobility devices that they need once they get to their location to be able to ambulate safely? And just thinking about other things that could be brought on to the vans, are there other things that should be in this fleet policy training or the policy itself, related to something besides the wheelchair securement?

**Scott Bertulis:**

Sure. So when we're talking about walkers and canes, and things like that, certainly, they bring them on to the vehicle, we want to have that available for them once they get to their destination, they're going to want to use those walkers, those canes, and so on. Making sure that those devices are adequately secured on the vehicle is important. Some of these devices we are talking about would also include electric mobility scooters and that can be a bit tricky. We have to be aware of the residents' rights to have those devices transported with them. Not necessarily riding on them, but at least transported with them and to make sure that we're not raising any issues with ADA compliance as well.

Often times, when we get into this area, I have to recommend that the policies around these mobility devices like the electric scooters really need to be reviewed by legal counsel to make sure that we're doing everything we can to afford the resident accommodation for, you know, the types of devices that they need to get around, to be mobile. We certainly don't want to discriminate as well, so again it's those types of policies really need to be reviewed by legal counsel to make sure that you're doing everything you can in those situations to afford any possible conflict there.

**Tara Clayton:**

In discussing the importance of making sure that drivers are trained on how to secure someone in the wheelchair correctly, and you mentioned that you've seen a number of claims come out of that type of situation, and just knowing you've seen a lot, you've been doing this for a number of years, just curious, what are some of the common claims that you're seeing arise from the operation in use of a community vehicle?

## Scott Bertulis:

Sure. So most often really, ironically enough, it's not when a vehicle's in an accident when these claims occur. It can be on a stop. It could be fast acceleration or a quick turn that the vehicle makes, and you know, if you can imagine the situations that some of these drivers are put in with these aggressive drivers around them, sometimes they do have to make these fast stops or quick accelerations or evasive maneuvering to avoid collision, and in those situations, again not being an accident or an incident, you have the resident, if they're not secured properly, whether the wheelchair's not secured properly, or the resident doesn't have the seatbelt oriented around them properly,

often times that results in that wheelchair or device tipping over and causing injury to the resident, or the resident falling out of the wheelchair or other device, whether it's a motorized wheelchair or manual wheelchair, so on, and then sustaining injury. And when a resident falls, let's say from a wheelchair, motorized wheelchair during transport, being as fragile as they are, sometimes there's broken bones, broken hip, they go into the hospital, and sometimes they don't fair so well coming out of the hospital, and unfortunately, we've had some fatality situations with residents in those scenarios.

So, as you can imagine, those claims are very severe, and it's certainly something we don't want to ever have happen. We don't ever want to have to explain to the resident's family the situation where they were just driving in the vehicle and fell out of the wheelchair during transport, causing them to have injuries and causing them to have to go to the hospital. So, again, the importance of making sure that we have adequate training programs. Not just video training. I'm talking about competency review as well.

When I visit communities, I always make it a point to talk with the drivers. When I have an opportunity to do that, when they're there, I want to go on the bus. I want to have them demonstrate to me how they secure me. I'll act like the resident. I'll say, "I'm the resident. Please go ahead and show me how you secure me in this wheelchair," just to see if they're following those procedures correctly, if they are using devices properly, securing me in the seatbelt properly. And often times I'll find that there are not major issues. They're small issues. They may seem like small issues, but can have -- they can really have that affect in having that resident

fall out of the wheelchair if the seatbelt is not secured properly.

Most of the time, they get the wheelchair securement part right. It's the seatbelt that can be really tricky and so I'll spend a lot of time talking to the drivers about how the seatbelt needs to be attached properly, where it needs to be oriented around, like at the waist, shoulder of the resident, and so on to make sure they're properly secured, and that's the big thing.

And the other thing that can't really be forgotten is just every other resident that's in the vehicle sitting in a seat in the vehicle, it should be mandatory that they all be wearing their seat belts. I can't stress that enough as well. It should be a condition of driving on the vehicle that they have to be belted in, and the driver should really be verifying, walking up and down the aisles to make sure that all the residents are belted in, and if they need some assistance, to help them belt in because, sometimes, that can happen, that could be an issue.

With the arthritic changes in the hands, things like that. Some residents are not capable of buckling themselves in and they may need some help, so, if the driver can walk down the aisle and if they see someone that's not belted in, "Hey, are you having some issues there? Can I help you?" Sometimes, I understand that we'll have residents that will refuse to be belted in, don't like the seat belts for whatever reason. That's something to take back to the family, "Your mother, your father is having some resistance in wearing the seatbelt. Just so you know that as a condition of them being able to drive on the vehicle..." and so on, because we just can't have anybody unsecured in the vehicle during transport.

## Tara Clayton:

Scott, I think that's an interesting point that you made about the seat belts that, I think, a lot of focus and attention is stressed on training on wheelchair securement because of what we've seen can happen. But I think it's a really good point, and that's why I want to flag as well, that it's not just buckling the seatbelt. It's making sure that seat belt is in the right location because, sometimes, it can cause more damage than it's helpful if you have the seatbelt on incorrectly. So, I think that's a really great point about what drivers...

### **Scott Bertulis:**

Yeah, or the... Or in some situations, the resident just sliding underneath the seatbelt because it's not oriented properly. The waist belt-fastener is too high. I see that a lot, too. It's just not oriented properly. It's not adjusted properly. So, I'll go through those finding- those things that are "fine tuning" of the set of the seatbelt and those wheelchair securement situations, s- s- so...

### **Tara Clayton:**

Interesting.

### **Scott Bertulis:**

It's very important though. I mean, extremely important. Can't be under stressed.

### **Tara Clayton:**

Absolutely. You talk about what you, yourself, do when you go on to a community and how you work with clients to help them develop training programs to do these trainings for drivers, but what about something that the driver has access to every time they go to step onto the vehicle, before they even take that vehicle out? Is there any recommendations around checklists or things just to make sure the driver, our comment about the seatbelt and the driver needs to kind of walk up and down the aisle. I think of a flight attendant on a plane who's walking up and down to make sure everyone has their seatbelt on. I know they have checklists of what needs to take place before that plane leaves. What about in this context?

### **Scott Bertulis:**

Well, I'm glad you brought it up because one of the things that I like to do is to share any best practices that I see when I visit communities. I definitely didn't come up with all the good ideas that I shared with my clients. A lot of times, as I see something that's a really good idea and I'm like, "That is something I need to share with all of my clients because this is, you know, an excellent best practice that certainly makes sense." Pre-trip and post-trip inspections paperwork can get voluminous. (laughs) There's a lot of paperwork around pre- and post-trip inspections.

Yes, you can use the triplicate copy, standardized triplicate copies of the pre- and post-trip inspection checklist. There's a lot of those out there, and they're very good and I won't downplay that. I like to see that

happen, but I'm seeing more of the electronic forms as well. So if there's a system that you have that tracks electronic forms, I'd like to see that as well. So, I've seen the tablet checklists that are utilized for pre- and post-trip inspection.

In our template policy that we provide, the checklist that I have is organized in a way to make it more efficient for the driver as well, consider that. Consider about how much time it takes them to do a pre and post trip inspection, and again, these are best practices that I see with other clients and I try to put them into play, and so, we organize our self-inspection checklist to make sure that when they are conducting the checks of the vehicle, that they're doing it in a very efficient way.

So instead of going in and checking the turn signals, and if they're operating inside the vehicle, then the next thing is not opening up the hood outside the vehicle, and then coming back into the vehicle to check the seat belts, and so on and so forth, because let's say that checklist was organized in an alphabetical way, you'd be constantly doing that, going in and out, and so on. Try to make things as easy for the driver as possible, so they're apt to utilize those checklists, and to use them as reminders, and so on.

And that's another point, too, is having things like an accident kit in the vehicle with reminders for that. Here are the important things that you have to do. Let's say, the top cover of a packet in the vehicle will say, "Here are the important things you need to do. Notify the authorities. Make sure you're okay. Make sure your residents are okay." And so on and so forth, in terms of following an incident what-to-do.

So, certainly checklists can be a very useful tools for the driver, but they should be well thought out and developed to make sure not only that they're efficient, but they're going to be easy to use for your drivers.

### **Tara Clayton:**

Are there any kind of areas that are- you commonly see in these pre- and post-checklists that, to you, are really big, important areas t that need to be stressed?

### **Scott Bertulis:**

Well, I mean, the big thing is that the vehicle is safe to operate. And sometimes the vehicle's not driven every day or they're driven by multiple drivers, and what happens the trip before, if it's not communicated to the



driver on the next trip then, there's something wrong with the steering or the transmission, or the heating or air conditioning, depending on the season, right? Right now, it's hot as heck outside, and if the air conditioning is not working properly, that could be an issue in the vehicle, especially if you're going on an outing for a longer trip.

Certainly making sure that the vehicle safe to operate, checking the tires, checking the steering. All those things are extremely important, and I can't really downplay anything on those checklists from that safety standpoint, the operation of the lift and things like that. They all have pretty much equal importance, so when you look at the way those checklists are developed.

That stresses the point that your drivers do need to have an organized checklist and organized reminders of the things that they should and shouldn't be doing, to make sure that the vehicle is safe to operate and they're operating those vehicles in safe manner.

### **Tara Clayton:**

It sounds like, too, part of the- the training of vehicle operators is making sure that they know they've allotted time to do all of this before...

### **Scott Bertulis:**

Sure. Sure. Yeah.

### **Tara Clayton:**

... any type of outing happens.

### **Scott Bertulis:**

Yeah, you know, and making sure they're prepared, possibly having additional supplies on the vehicle for longer trips was recommended. So, you know, just having extra food supplies, things like that, granola bars and packaged things that are easy to carry with you. Water, extra water, and so on, just in case the vehicle breaks down and you have to sit there on the side of the road for a couple of hours until someone can help, and- and then having procedures when that does- if and when that ever does happen, to make sure that that vehicle's not sitting there for a long time until there is another vehicle that comes and picks up residents and takes them away from the scene. So, they're not just sitting there the whole time in the sweltering heat when the vehicle is broken down, there's no air

conditioning or extreme cold, and there's no heat, and so on.

Those things can be very important especially in these extreme weather scenarios to make sure that our residents are going to be comfortable, that they're safe, and that we've thought about, "Hey, in those scenarios, how do we quickly, ensure the safety of our residents." Something you have to think about.

### **Tara Clayton:**

Thinking through all the potential scenarios and being ready to act, Scott, you mentioned part of this checklist, and even, I think, as you were ending on being prepared for any scenario. Outside of relying on communication from the past driver, the past outing, to hear about the vehicle and even last minute, you're doing this check to make sure that the vehicle is good to go, good to be operated. Do you see fleet safety programs having any type of preventative maintenance provisions set forth and if so, what do you see in that area?

### **Scott Bertulis:**

Yeah, I mean, certainly. You want to make sure you're following manufacturer's guidelines for maintaining vehicles. As a best practice, I see a lot of my clients utilizing programs for preventative maintenance, so nationwide programs with, let's say, credit cards, things like that, that provide reminders, "Hey, the vehicle needs an oil change," or, you know, needs a full inspection. "The annual inspection hasn't been done," and so on, and utilizing those cards to make sure that we're performing that regular routine maintenance of the vehicle, just like our own vehicles, right?

We're going to make sure our own vehicles are operating safely. They're being maintained. We're checking our tires, periodically, and making sure we're getting new tires when they get worn out. Making sure that we're getting brakes with, there's signs or symptoms that the brakes are not working so well and so on. Again, this not being one person owning this vehicle, sometimes, that gets, you know, that can slip through the cracks, right? We're not having someone really paying attention too much about the vehicle, especially if we have multiple drivers at one community.

So to create that continuity, having a formalized program about preventative maintenance of the vehicle, preventative maintenance repair of the vehicle is really

important. And, so, one of the things that I see, and I just want to emphasize this, wheelchair lifts. A lot of times those wheelchair lifts tend to break down, and they're a little, they seem like little things, but they can add up to the point where then it becomes dangerous to operate those lifts.

So, making sure when something small goes wrong with those lifts, whether it's the safety belt that doesn't attach any longer or the lip of the lift not working properly where the driver has to kind of kick it to get it in place. It happens a lot. I see that a lot. Making sure that's repaired as soon as possible is really important. A lot of these things may not seem like a big deal, but safety is certainly involved, like, in the situation we've talked about where, let's say, the lip of the lift is not going up the way it's supposed to and then the driver has to kick it to get it into place. That can certainly result in an injury. Maybe it's a pinch point of the driver's foot or the resident's foot, and so on, because it's not operating properly, and then when it does kick in, it causes injury.

So making sure that we're maintaining the vehicle properly in all of the components of the vehicle. It's wheelchair securement, the wheelchair lift, the operation of the doors, things like that. All those things that we have on the- the self-inspection checklist. Again, that's why they're all equally important, as I was talking about. Whether it's the operation of the vehicle and driving the vehicle, or the safety features and some of the other features on the ancillary features of the vehicle.

### **Tara Clayton:**

Yeah. Scott, you mentioned a little bit earlier, I want to talk about the importance of, we have auto insurance in the event claims happen.

### **Scott Bertulis:**

Mm-hmm.

### **Tara Clayton:**

And, so, obviously, number one, if an accident takes place or an injury happens through the use of the community vehicle, resident safety and responding to injury is number one importance. Same for the staff members who are injured. But in addition to that, it's making sure we have information that's needed to report any type of claim right under the applicable

insurance coverages that we have in place. And so, I want to talk a little bit with you about what are some of those things that a community should make sure that they have either directly on the van for that driver to use, or anything else they should have in place to help with what to do when an accident or incident takes place?

### **Scott Bertulis:**

Yeah, certainly, and I mentioned it earlier, but we should have a packet in the vehicle that explains to the driver what are the procedures following an incident. Let's say the vehicle is rear ended, or there is a struck by, like, maybe they back into something, minor fender benders. But the packet will run through with the driver at a high level, let's say the front page, "Here are the things that are critical," "Here are the things that you need to do," reminders. And then within that packet, you have various forms like the driver's incident report, detailing the incident.

You know, if the vehicle is rear-ended, we want to make sure that there are photographs of the vehicle's damage, the other vehicle on the scene, and so on. Unfortunately sometimes we have situations where there are hit and run scenarios. And maybe when they start having the conversation with that other driver, all of a sudden that driver takes off. We lost all that information, so taking photographs of the accident scene, other vehicles, damage to other vehicles, license plates. I always like pictures of license plates of anybody who may or may not have been involved that are around the scene, So, you have vehicles that are involved, you take pictures of the vehicles and their license plates.

So should they leave the scene, they can be tracked down. Even if it's just, let's say, a potential witness to collaborate what happened. A lot of intersection accidents depend on he said, she said situations. Who went through the light? Who went through the red? Was it you or was it them? And there are going to be conflicting stories about, possibly in those situations, so having witness accounts of what happened can be, certainly, very helpful. Not to say that, you know, you're going to have your drivers going to all the vehicles and asking people to fill out forms at the accident scene. The primary thing is making that the driver's safe, the residents are safe, and so on, and there's not a whole lot of time in those scenarios to kind of gather all that

information, but certainly, taking pictures of the accident scene.

Anybody who stopped around your vehicle at the accident scene can certainly be helpful after-the-fact. Police officers can track down those vehicles and get from the license plates and ask them questions about what happened to verify whether or not it was your driver or the other driver that ran through the red light or, caused the incident and so on. A lot of states have comparative negligence, in terms of accounting for whose insurance is going to pay for what. And in those situations, it's really important to make sure that you have an accurate account of what happened. Whether it's your driver, whether it's their fault or the other driver's fault, and so on.

So getting clear documentation of the incident of what happened, accounts from the residents. Residents are really good witnesses as well, you know? They're watching outside, and they're seeing what happened, and they can certainly collaborate situations where our driver was fully in the right and the accident was clearly not their fault. So having things like witness forms and photograph logs. I always like photograph logs because everybody has a cell phone, and it's a great way to take pictures, but when you're looking at the pictures after-the-fact and you're looking at minute details of damage to vehicles, who knows what that is, what that specific photo is of.

Is it a photo of the other vehicle's damage? Their right fender? The left fender? Sometimes you get claims where people are, you know, they get a small thing on their fender, their bumper, and it was your driver's fault, let's say, in a parking lot. Nobody took pictures, and all of a sudden, it's just a whole front end is totaled, and the repair bill's going to be 10 times the amount that you thought it was going to be. So, certainly taking photographs, even for the minor incidents or accidents that happen, fender benders and so on, could be pretty helpful.

Tara, one additional thing that I do want to make sure that we cover as well, because I know it is big with the insurance carriers, is having policies around your non-owned exposure.

### **Tara Clayton:**

Oh, yeah.

### **Scott Bertulis:**

We have certainly the vehicles that we own, shuttle buses or vans or passenger vehicles that we drive our residents around. But I get a lot of questions around the non-owned exposures, so when we have, let's say, one of our sales representatives going to visit a potential resident at their home.

Or you have a, let's say, maintenance director that's driving back and forth to the Home Depot to pick up materials. And, generally speaking, it's kind of anybody who's getting reimbursed. Let's say, home health is another situation where your employees or staff are driving their vehicles. Any time that you have an employee that's going to be reimbursed for mileage, there's an expectation there that they're maintaining their vehicle properly. They're maintaining certain levels of insurance, you know, providing a certificate of insurance, and so on, because when it comes down to the damage of their vehicles in that situation, that's going to be on their insurance.

And that the policies that we have for non-owned exposure are really to cover more of the liability situation to protect the company in those scenarios where there's a bad accident, things like that. So that's something that should clearly be spelled out within your fleet safety policy and how you address the non-owned exposure. What the expectation is of those drivers that are driving their own vehicles in the interest of the company. Again, like making sure they're maintaining their own coverage, what those limits are, again the expectation of maintaining those vehicles in a safe condition in terms of tires and brakes, and all those other things to make sure that, again, we don't have vehicles out there that are not safe to be on the road.

### **Tara Clayton:**

No, it's a really good point, Scott, not only making sure all those things are done, but making sure those individuals that are driving those non-owned vehicles understand their responsibilities and their exposure as well, and what they need to have their own separate insurance to cover for. So, that's a really great flag. Thank you.

Scott, thank you so much for hopping on today and, like I said, sharing some high-level tidbits around what should be in a community's fleet safety program. For our listeners, Scott will be hosting a webinar later this year on this topic, and he's really going to dig into the



weeds on these different policies and trainings that he gave us a little bit of insights today on, later in the year, so be sure, to stay connected with us. We will be putting out more information once that webinar is ready to go. Our website will be linked in the show notes, so you can definitely stay connected with us there.

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Thank you guys so much for tuning in, and I hope you join us for our next *Risk Insight*.