Is your fleet social distancing?

By Carlene Brown

In response to COVID-19 and the new normal of social distancing, many members are considering the following options to mitigate the possibility of transmitting the virus to others while operating a vehicle for work:

1. Renting additional vehicles from a rental agency for use by employees
2. Requiring that employees use their personal vehicles
3. Borrowing a vehicle from another entity

If members choose to rent a vehicle from a rental company, it is recommended that members add the vehicle to their auto schedule in Origami if they are renting or leasing the vehicle longer than ten days. Once the member no longer needs the additional vehicle, and the vehicle is returned back to the rental agency, the member should remove it from their auto schedule in order to avoid paying assessment fees at the end of the year on a vehicle that they are no longer renting.

If members are having their employees use their personal vehicle, it is important to note that in Washington State, insurance follows the vehicle. Therefore, if an employee is using their personal vehicle for work, they need to know that their policy is primary in this situation. In addition, it is strongly encouraged that the employee advises their insurance company that they are using their personal vehicle for work.

Another option may be to borrow a vehicle(s) from another jurisdiction. If this is an option for your entity, it is recommended that you have a contract in place that clearly states who is responsible for maintenance needs, in addition to which party will insure for auto liability as well as physical damage. If the member is borrowing a vehicle, they may want to add the vehicle to their own auto schedule to ensure that the deductible is the same for all their vehicles.

Due to the current situation, it is recommended that employees drive separately whenever possible in order to limit the number of people in one vehicle. In rare circumstances when sharing of a vehicle may occur, it is encouraged that there are no more than two people per vehicle where the passenger would sit in the rear passenger side of vehicle opposite of the driver and keep the windows rolled down to let air circulate. To the extent practical, employees should drive/operate the same vehicle/equipment each shift and vehicles and equipment should be cleaned and sanitized before and at the end of each shift.

Your assigned WCIA Risk Management Representative can also provide assistance with analyzing the potential risks and provide you with guidance in determining the appropriate insurance coverage and contract requirements.