Use of Own Vehicle for Business Use Policy

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1. Purpose

Staff who use their own car for business journeys, client visits, site meetings, do so under the rules in this policy. Its aim is simple: legal, insured, safe driving, with no grey areas about whose responsibility is whose.

2. Licence and authority to drive

Before any business use, and annually thereafter, drivers must show us a valid full driving licence, and tell us straight away of any points, disqualification, or medical condition affecting their driving. Business driving without current authorisation from us is not permitted.

3. Insurance, tax and roadworthiness

The vehicle must be taxed, hold a current MOT where required, and be insured for business use, ordinary social-domestic-and-pleasure cover is not enough. Evidence of business cover is checked before first use and at renewal. The vehicle must be maintained in a roadworthy condition; that responsibility is the driver’s.

4. Phones and devices

Hand-held use of a phone or device while driving is illegal and against this policy in all circumstances, including at lights and in queues. Hands-free calls should be kept to a minimum and ended if they affect concentration; sat-nav is programmed before setting off. Nothing about our work is urgent enough to justify unsafe driving.

5. Costs, fuel and fines

Business mileage is reimbursed at the approved HMRC rate in force, claimed with journey records. Fuel, wear and tear are covered by that rate. Parking fines, speeding penalties and other sanctions are the driver's own responsibility, always, and paying one is never a business expense.

6. Smoking and passengers

A private vehicle used for business journeys with colleagues or business passengers aboard is treated as a workplace for the journey: no smoking or vaping. Carry only passengers your insurance covers.

7. Accidents

If you are involved in an accident: stop, and call emergency services if anyone is hurt; exchange names, addresses, and the vehicle registration with anyone involved, as the law requires, and give your details to any person with reasonable grounds to ask, or report to the police within 24 hours if you could not; take photographs and the details of witnesses; do not admit liability at the scene; and report the incident to us and to your insurer as soon as practicable.

8. General guidance

Plan journeys to allow breaks on long drives, do not drive when tired or unwell, never drive under the influence of alcohol or drugs, including impairing medication, and adjust to conditions rather than to deadlines. Breach of this policy may result in withdrawal of business-driving authority and disciplinary action. This policy is reviewed annually.