

rmp

Broker Bulletin No. 5 –
Employees Own Vehicles
– Emergency Services



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Occasionally it is necessary for Police and Fire officers to drive their own vehicles to the scene of an incident. Officers will be required to drive under emergency conditions and the situation often arises when the officer may be off duty and could be called upon to attend the scene from home.

A question may arise as to which insurance policy applies to the officer and the vehicle – their private policy or the blanket motor policy of the Police Force or Fire and Rescue Service, and which policy would provide indemnity in the event of a claim?

Given the uncertainty this can create, we can confirm that for all RMP/QBE motor clients we will provide the necessary cover to the officer by way of an Occasional Business Use (OBU) extension to the main police/fire blanket motor fleet policy.

We will deal with evidencing the cover by issuing a specific OBU certificate. The cover for the officer's vehicle will follow that of the main blanket motor policy and no additional charge will be made for the extension to cover.

All certificates will be issued on a rolling programme from 1st September 2017.

The cover only applies when the vehicle is being driven in an emergency situation and we expect the officer's own private motor insurance to cover the business risk when the vehicle is NOT being driven in response to an emergency.

The OBU extension in such circumstances is subject to the following caveats:

- The cover only applies when the vehicle is being driven in an emergency situation and we would expect the private motor insurer to cover the business risk when the vehicle is **NOT** being driven in response to an emergency.
- The vehicle must be fit for purpose.
- The officer's training needs to be relevant and up to date.
- We would prefer that some form of emergency light was attached to the vehicle - either by means of a magnetic light attached to the roof of the vehicle which can be removed post the event or by means of permanently fixed lights.

Further information

For access to further RMP Resources you may find helpful in reducing your organisation's cost of risk, please access the RMP Resources or RMP Articles pages on our website. To join the debate follow us on our LinkedIn page.

Get in touch

For more information, please contact your RMP consultant or account director.

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