Insurance Check - Feature Overview

Overview

Making sure your employees have the right insurance to drive is your responsibility. With 14 million grey fleet vehicles on the road, we've found that 21% have the wrong insurance. That's a worrying fact and something that you can't ignore. Managing and checking this can be cumbersome and time consuming so that's why we can give you a helping hand.

The implications for the employee are fairly obvious; roadside fine of £300 and six penalty points. If the case goes to court then there is an unlimited fine, driving disqualification and the vehicle seized and destroyed. However, employers too, can be responsible for fines and potentially worse, if it's deemed they haven't carried out the necessary checks of driving licences, MOT certificates, and insurance documents.

It's a legal obligation under the Health and Safety at Work Act for employers to check at least once a year that their employees are safe and legally allowed to drive for work purposes.

If your employee is undertaking any journey during the working day – they must have, at the very minimum, Class 1 business insurance to cover their journey.

Ensuring the validity of your employee's insurance protects your employees and your organisation.

What does our service offer?

Our expert validation team ensure the information claimants have entered is correct and that their insurance allows them to travel on business. If the insurance validation fails, the claimant is blocked from making a mileage claim that is linked to the car on the insurance document. The service provides an efficient and cost-effective way of ensuring your employees are insured to drive for business.

Please speak to your account manager for more information about Insurance Check.

Benefits

- **Accuracy** - Our expert validation team will scrutinise and cross-reference each field with the claimant's insurance information to ensure that they are correctly covered to drive for your organisation.

- **Remove Administrative Burden** - The checking and approval of all insurance documents will be performed by our validation team.

- **Compliance** - The validation team will approve or reject insurance documents within Assure Expenses. If the document has failed review, the claimant will be restricted from claiming business mileage for your organisation.

Implementation/Best Practice

1. Speak to your RLDatix Account Manager for more information.

2. Duty of Care must be configured and activated first. For more information on how to roll out the Duty of Care feature within Assure Expenses, view Duty of Care.

   - Ensure that 'Insurance' is selected in **Step 3** of the Duty of Care implementation section.

3. Provide staff with links to relevant help documentation and provide training.

4. Once configured and the service agreed, claimants will need to add their insurance documents. The checking of these documents will then be the responsibility of the validation team.

Links

Feature Overviews	Duty of Care
Vehicles	Manage My Vehicles Add a Claimant's Vehicle
Add Documents	Add Vehicle Documentation
General Information	General Options - Duty of Care Duty of Care/Driver & Vehicle Check - Process Diagram