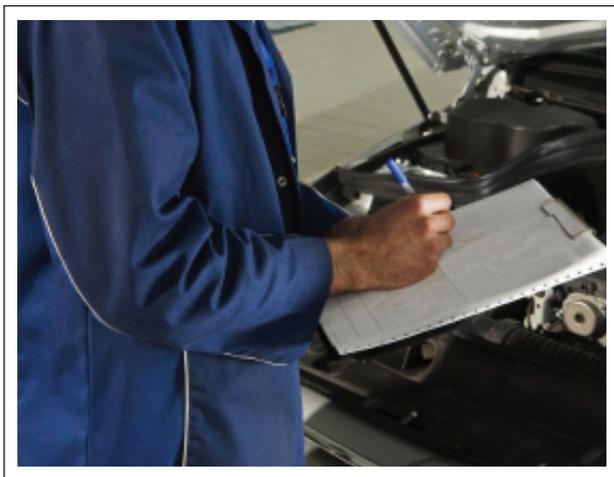


Fleet Management: The Vehicle

As a fleet manager, it's extremely important to not only buy the right cars or service vehicles for your fleet, but to also properly educate your drivers as to their responsibilities and ensure the regular maintenance of all vehicles.

By taking some proactive steps, you can ensure your fleet is in top shape, maximize vehicle lifespan and prevent potentially devastating collisions and downtime.



Vehicle selection

Choosing the right vehicles for your business will impact both your overall fleet costs and your insurance costs.

Consider the following when selecting vehicles for your fleet:

- How suitable the vehicle is for the daily needs of your business
- Cost of insurance
- Security and safety features
- Cost of maintenance and service
- Reliable tires
- Fuel efficiency
- Depreciation

Fuel efficiency

Did you know that fuel costs can account for up to a third of the operating cost of a typical vehicle? Conserving fuel is an important consideration for fleet managers, especially with today's rising gas prices and widespread availability of fuel-efficient models.

Advise your drivers to reduce fuel consumption by following some of these techniques:

Avoid sudden, hard acceleration

Accelerating is by far the "thirstiest" work a vehicle is asked to do. Hard, sudden acceleration guzzles gas and wears out the engine and tires. Advise drivers to anticipate traffic flows and disruptions so that they can maintain a steady speed.

Don't drive aggressively

Aggressive driving saves very little time, is unsafe, and greatly increases fuel consumption and emissions. It's also hard on the engine and brakes. Advise drivers to accelerate smoothly and maintain a steady speed, both in the city and on the highway. They can avoid the need to brake hard by leaving plenty of room between their vehicle and the one in front of them.

Slow down

With most vehicles, increasing from 100 km/h to 120 km/h will increase fuel consumption by about 20%. But reducing the speed from 100 km/h to 90 km/h improves fuel economy by about 10%.

Think before using cruise control

Many drivers save fuel by using cruise control to maintain a constant speed on the highway. But often, remembering basic driving techniques can be a more fuel-efficient option. In hilly terrain, for example, it's more fuel efficient to let the speed drop going uphill, and let it build again going down the other side.

Don't "ride" the brakes

Some drivers keep their left foot resting on the brake pedal, a habit that increases fuel consumption and wears out the brakes prematurely. It can also be dangerous because it causes heat build-up in the brakes, which reduces braking power. In addition, brake lights stay on all the time, which gives other drivers no warning when the brakes are actually applied to slow down or stop.

Vehicle maintenance and roadworthiness

A vehicle's condition and roadworthiness will have a big impact on fuel consumption and, of course, safety. It also impacts resale or trade in value. In fact, a few hundred dollars spent on maintenance and cleaning can return 5 to 10 times the cost in residual value. We believe that responsibility for regular vehicle inspections and keeping a vehicle in top condition should be part of a driver's contractual obligation. The following checklist outlines a suggested routine for checking a vehicle's roadworthiness.

Vehicle checks (weekly/monthly)

- Gauges
- Radiator fluid levels
- Engine oil
- Spare tire and jacks
- First-aid kit
- Winter supplies
- Warning triangles

Trip check (before every trip)

Outside the vehicle:

- Check the area outside the vehicle for obstacles
- Do a visual inspection and test of lights, tires, etc.
- Check tire pressure with gauge if visual inspection indicates possible low pressure
- Check tire lug nuts for tightness
- Check brakes

- Check security of load and ensure all straps, chains and binders are tight
- Clean dirt, snow and ice from windows and lights both front and back
- Remove snow from roof and hood to prevent blowing over the windows
- Remove ice from wipers

Once inside the vehicle, check that:

- The proper seat, headrest position and mirror angles are set, to ensure a safe and comfortable drive (don't accept someone else's positions)
- Seatbelts and other restraints are fastened correctly
- All doors closed and windows cleared
- Gauges are working
- Make note of the type of braking system, so driving habits can be adjusted accordingly
- Test that the brakes are working, but also make note of their sensitivity and adjust your driving accordingly (if you move from one vehicle to another in the course of the day, seldom are the brakes calibrated to the same firmness)

It is not only your responsibility to ensure safe operation of your vehicles, it is just good business.

For further information on this topic, please contact your independent insurance broker.

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