DRIVER HANDBOOK

VOL.1 BROADLEY, BRIAN

COMPANY VEHICLES POLICY 2019

Independent contractors are required not to exceed the speed limits and are required to drive safely at a speed appropriate to the road conditions. Repeated speeding offences will be endanger those around you and may result in withdrawal of the SLA agreement. Driving associates may also be taken off the road to be re trained on road safety and awareness.

- Delivery associates are to only operate a company vehicle with a valid driving licence. Any changes to the licence are to be reported to the company immediately.
- Delivery associates will be monitored through the DVLA data base on their current driving licence status.
- Delivery associates are to follow all rules, laws and regulations in compliance to Road Traffic Act 1988 UK.
- All delivery associates will be subject to random drug and alcohol tests.
- All company vehicles are fitted with Telematics and tracking technology which is monitored 24 hours, 7 days a week.
- Smoking in your vehicle, while carrying parcels for our clients, is not permitted.
- Daily vehicle safety checks are to be carried out and logged every morning by the delivery associate before route commencement. This is a mandatory obligation in accordance to the law.
- Any problems with the vehicle are to be reported to the company immediately. The reporting procedure and contact details can be found in the company handbook.
- All delivery associates are to follow the correct company process on reporting accidents and property damage. The correct guide can be found in the driver handbook which is constantly updated.
- While delivering on behalf of the company, a keychain must be worn at all times.
- While delivering, delivery associates must ensure that they have secured their vehicle every time they are away from it.
 - Always switch the engine off, remove the key out of the ignition and lock the vehicle when unattended.
- Keep the doors locked when driving. Be alert to/aware of persons 'loitering' at the side of the road. Choose
 a safe place when parking, then lock and leave the vehicle swiftly. If being pursued, either call the police on
 a mobile ('hands free') phone or drive to a police station or too a busy well-lit location before stopping –
 perhaps sounding the vehicle horn to attract attention if feeling threatened.
- Only the appointed delivery associate shall have access to drive the company vehicle.
- No passengers are to accompany the driving associate unless the ride along has been authorised by the company.
- Delivery associates will be constantly monitored on harsh acceleration, harsh braking, harsh cornering, speed limit violation, constant idling, keys left in the ignition when unattended, daily safety checks, vehicle road worthiness, and vehicle cleanliness.
- Delivery associates are to read and follow the driver handbook issued by the company. Revised subjects will be constantly updated in the handbook and notifications will be issued to the delivery associate.
- While delivering, safety is your number one priority.

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UK DRIVING LICENCE



In the United Kingdom, a driving licence is the official document which authorises its holder to operate motor vehicles on highways and other public roads. Obtaining a correct driving licence is a legal obligation for drivers and riders. This is administered in England, Scotland and Wales by the Driver and Vehicle Licensing Agency (DVLA) and in Northern Ireland by the Driver & Vehicle Agency (DVA). A driving licence is required in England, Scotland, and Wales for any person driving a vehicle on any highway or other "road", as defined in s.192 Road Traffic Act 1988, Irrespective of the ownership of the land over which the road passes. Similar requirements apply in Northern Ireland under the Road Traffic (Northern Ireland) Order 1981. As long as Great Britain and Northern Ireland remains within the European Union, a UK driving licence is a European driving licence.

There are no restrictions on newly qualified drivers in England, Wales or Scotland, but if a newly qualified driver receives six penalty points within two years of passing, the licence is automatically revoked and the driver must pass the full test again. These six points remain on the new licence until their designated expiry time.

If you are 70 or over, you must renew your driving licence.

Motorcar licences issued in the United Kingdom distinguish between automatic and manual transmission vehicles, depending on whether or not a driving test was passed in a vehicle with manual transmission, (unless a vehicle test was taken in the UK before such distinction was

made). While a manual transmission vehicle licence permits the holder to drive a vehicle of either kind, an automatic transmission vehicle licence is solely for vehicles with automatic transmission. The licence also shows whether a driver requires glasses or contact lenses to meet the legal driving requirements, if known.

You must be able to read (with glasses or contact lenses, if necessary) a car number plate made after 1 September 2001 from 20 meters. You must also meet the minimum eyesight standard for driving by having a visual acuity of at least decimal 0.5 (6/12) measured on the <u>Snellen scale</u> (with glasses or contact lenses, if necessary) using both eyes together or, if you have sight in one eye only, in that eye. You must also have an adequate field of vision - your optician can tell you about this and do a test.

You must tell DVLA if you have a driving licence and:

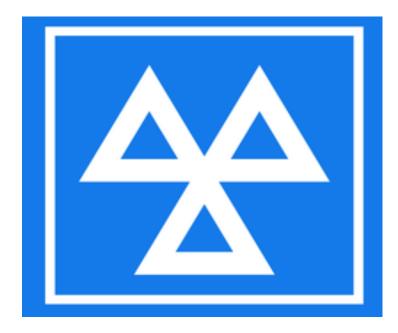
- you develop a 'notifiable' medical condition or disability
- a condition or disability has got worse since you got your licence

Notifiable conditions are anything that could affect your ability to drive safely. They can include:

- diabetes or taking insulin
- syncope (fainting)
- heart conditions (including atrial fibrillation and pacemakers)
- sleep apnoea
- epilepsy
- strokes
- glaucoma

You could be fined up to £1,000 if you do not tell DVLA about a condition that might affect your ability to drive safely. You could also be prosecuted if you have an accident.

UK MOT TEST



The MOT test was first introduced in 1960 under the direction of the Minister of Transport, Ernest Marple, under powers in the Road Traffic Act 1956. The test was originally a basic test including brakes, lights and steering `which was to be carried out after the vehicle was ten years old and every year thereafter. This became known as the "tenyear test," or alternatively the "Ministry of Transport Test." A fee is applicable to the test and the amount involved for a car when testing was introduced in 19`~ was fourteen shillings (70 pence) plus one shilling (5 pence) for the certificate. The high failure rate resulted in the age that vehicles became due for testing being reduced to seven years on 31 December 1961. In 1962, the first commercial vehicle exam was created, and a valid certificate was required in order to receive a tax disc, and in April 1967 the testable age for a MOT was reduced to three years. On 1 January 1983 the testable age for ambulances, taxis and vehicles with more than eight passenger seats, excluding the driver's, was reduced to one year.

The **MOT test** (Ministry of Transport, or simply **MOT**) is an annual test of vehicle safety, roadworthiness aspects and exhaust emissions required in the United Kingdom for most vehicles over three years old used on any way defined as a *road* in the Road Traffic Act 1988. It does not apply only to highways (or in Scotland a relevant *road*) but includes other places available for public use, which are not highways. In Northern Ireland, the equivalent requirement applies after four years. The requirement does not apply to vehicles used *only* on various small islands with no convenient connection "to a road in any part of Great Britain"; No similar exemption is listed at the beginning of 2014 for Northern Ireland, which has a single inhabited island, Rathlin.

The name derives from the Ministry of Transport, a defunct government department, which was one of several ancestors of the current Department for Transport, but is still officially used. The MOT test certificates are currently issued in Great Britain under the auspices of the Driver and Vehicle Standards Agency (DVSA) (formed as a result of the merger between the Driving Standards Agency (DSA) and the Vehicle and Operator Services Agency (VOSA)), an

executive agency of the Department for Transport, and before 1 April 2014 by VOSA. Certificates in Northern Ireland are issued by the Driver and Vehicle Agency (DVA). The test and the pass certificate are often referred to simply as the "MOT".

RULES & REGULATIONS FOR THE UK

The actual designation for the pass certificate is VT20, and failure is the VT30, with any advisories being the VT32. The "MOT" Test will provide an emissions report if applicable.

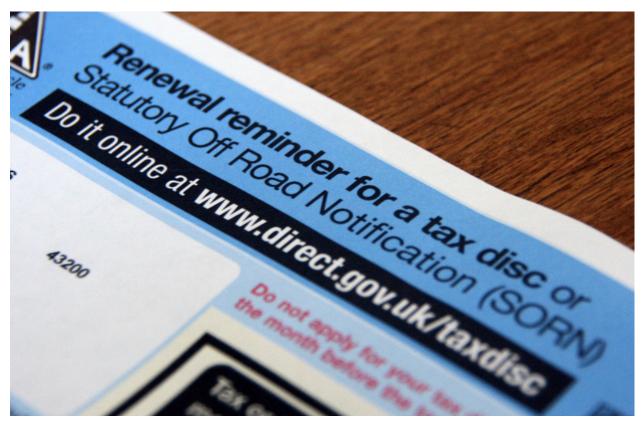
It is illegal to drive a non-exempt vehicle that requires a test on public roads without a current MOT, except when driving to or from (subject to insurance terms and conditions) a booked MOT test or to have remedial work done to rectify failures in a previous test. Possession of an up-to-date VT20 test certificate is a pre-requisite for obtaining vehicle excise duty, and advertisements for used cars frequently say how many months are left to run on the current MOT (i.e., VT20 certificate; although the VT20 points out that it does not, in any way, guarantee road-worthiness at the time of sale). A vehicle could suffer major damage after an MOT has been carried out, but the certificate would still be valid, and obtaining a new one is not required by law (some insurance companies may require a new test, but this is their practice, not law). However, driving a vehicle which is in a dangerous condition on a public road is always illegal, irrespective of its test status.

You can find the MOT guide and inspection manuals online: https://gov.uk

THESE ARE A FEW IMPORTANT PARTS OF A VEHICLE THAT WILL BE CHECKED IN THE MOT



ROAD TAX UK (VEHICLE EXCISE DUTY)



In the United Kingdom, it is a **Legal requirement** to pay **Vehicle Excise Duty**, which is paid to the government for a vehicle licence. Up until October 2014 vehicle licences, in the form of a paper disc, were required to be displayed on vehicles. Since October 2014 licence details are stored centrally on a database. Vehicles that are not used or kept on public roads must be the subject of a *Statutory Off-Road Notification (SORN)* if they are not licensed. In 1937 the direct relationship that existed between the tax and government expenditure on public roads was cut, the proceeds being treated as general taxation. In the 2015 budget the government announced that from 2020 the revenue would be ring-fenced for expenditure on the strategic road network. In 2008 it was reported that flaws in DVLA enforcement practices have meant that more than a million late-paying drivers per year have evaded detection, which lost £214 million in VED revenue during 2006. It was estimated that 6.7% of motorcycles were not taxed in 2007. Since then better systems reduced the loss to an estimated £33.9 million in 2009/2010.Automatic number plate recognition (ANPR) systems are being used to identify untaxed, uninsured vehicles and stolen cars.

It is illegal to drive your vehicle until you have taxed it. If you do not do anything, you will be fined if you do not tax your vehicle or tell DVLA that it is off the road. You will also have to pay for the time it was not taxed. If you do not pay your fine on time your vehicle could be clamped or crushed, or your details passed to a debt collection agency.

VEHICLE INSURANCE



Vehicle insurance (also known as car insurance, Van insurance or auto insurance) is insurance for cars, trucks, motorcycles, and other road vehicles. Its primary use is to provide financial protection against physical damage or bodily injury resulting from traffic collisions and against liability that could also arise from incidents in a vehicle. Vehicle insurance may additionally offer financial protection against theft of the vehicle, and against damage to the vehicle sustained from events other than traffic collisions, such as keying, weather or natural disasters, and damage sustained by colliding with stationary objects. The specific terms of vehicle insurance vary with legal regulations in each region.

In 1930, the UK Government introduced a law that required every person who used a vehicle on the road to have at least third-party personal injury insurance. Today, this law is defined by the Road Traffic Act 1988, (generally referred to as the RTA 1988 as amended) which was last modified in 1991. The Act requires that motorists either be insured, or have made a specified deposit (£500,000 in 1991) and keeps the sum deposited with the Accountant General of the Supreme Court, against liability for injuries to others (including passengers) and for damage to other persons' property, resulting from use of a vehicle on a public road or in other public places.

It is an offence to use a motor vehicle or allow others to use it without insurance that satisfies the requirements of the Act. This requirement applies while any part of a vehicle (even if a greater part of it is on private land) is on the public highway. No such legislation applies on private land. However, private land to which the public have a reasonable right of access (for example, a supermarket car park during opening hours) is considered to be included

within the requirements of the Act. Police have the power to seize vehicles that do not appear to have necessary insurance in place. A driver caught driving without insurance for the vehicle he/she is in charge of for the purposes of driving, is liable to be prosecuted by the police and, upon conviction, will receive either a fixed penalty or magistrate's court penalty.

The registration number of the vehicle shown on the insurance policy, along with other relevant information including the effective dates of cover are transmitted electronically to the UK's Motor Insurance Database (MID) which exists to help reduce incidents of uninsured driving in the territory. The Police are able to spot-check vehicles that pass within range of automated number plate recognition (ANPR) cameras, that can search the MID instantly. It should be noted, however, that proof of insurance lies entirely with the issue of a Certificate of Motor Insurance, or cover note, by an Authorised Insurer which, to be valid, must have been previously 'delivered' to the insured person in accordance with the Act, and be printed in black ink on white paper. The insurance certificate or cover note issued by the insurance company constitutes the only legal evidence that the policy to which the certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney.

The Act states that an authorised person, such as a police officer, may require a driver to produce an insurance certificate for inspection. If the driver cannot show the document immediately on request, and evidence of insurance cannot be found by other means such as the MID, then the Police are empowered to seize the vehicle instantly. The immediate impounding of an apparently uninsured vehicle replaces the former method of dealing with insurance spot-checks where drivers were issued with an HORT/1 (so-called because the order was form number 1 issued by the Home Office Road Traffic dept). This 'ticket' was an order requiring that within seven days, from midnight of the date of issue, the driver concerned was to take a valid insurance certificate (and usually other driving documents as well) to a police station of the driver's choice. Failure to produce an insurance certificate was, and still is, an offence. The HORT/1 was commonly known — even by the issuing authorities when dealing with the public — as a "Producer". As these are seldom issued now and the MID relied upon to indicate the presence of insurance or not, it is incumbent upon the insurance industry to accurately and swiftly update the MID with current policy details and insurers that fail to do so can be penalised by their regulating body.

Vehicles kept in the UK must now be continuously insured unless a Statutory Off-Road Notification (SORN) has been formally submitted. This requirement arose following a change in the law in June 2011 when a regulation known as Continuous Insurance Enforcement (CIE) came into force. The effect of this was that in the UK a vehicle that is not declared SORN, must have a valid insurance policy in force whether or not it is kept on public roads and whether or not it is driven.

GOODS IN TRANSIT



When it comes to courier insurance, there are certain things that must be taken into consideration. You will require a courier insurance policy – meaning that you will need insurance cover for your vehicle. You will require a goods in transit policy – meaning that you will need insurance cover for the items that you are delivering. Despite this being essential, large numbers of online courier insurance quotes do not offer this coverage, meaning that you could be at financial risk if an item was damaged while in transit.

While there is no legislation to insist that you have goods in transit insurance cover, it is essential as items can be stolen, broken or lost while on the move.

Many companies and organisations will refuse to deal with couriers who do not have goods in transit cover as they are concerned about the lack of insurance cover and being left open to claims to replace damaged or lost items. The value of the items you are carrying can often be substantial and failing to ensure you have goods in transit cover could cost you dearly.

It is key that you tell your insurer about any of your contracted conditions of carriage – by doing this, it allows us to ensure you are provided with the ideal level of insurance cover. Good's in transit cover can be purchased from as little as £3.37 a week for a standalone policy that also offers you public liability and employers' liability protection as standard.

PUBLIC LIABILTY INSURANCE



Public liability insurance covers the cost of legal action and compensation claims made against your business if a **third party** is injured or their property suffers damage whilst at your business premises or when you are working in their home, office or business property.

You will find that your insurance policy covers a vast range of situations, but generally speaking, a public liability insurance policy covers your business if someone is injured in some way by your business, or if you damage third party property when carrying out work. Bear in mind that even a minor scratch to personal property could lead to hefty fines, especially as you could be required to pay legal fees if the case goes to court, and these too will be covered by your policy.

When taking out public liability insurance, you need to tell your insurer what type of business you operate. This is not just for the sake of records but will help you come to an agreement over the type of policy best suited to you whether your insurer judges cover up to £1 million to be sufficient for your needs or if a larger policy of around £5 million would be more appropriate in the circumstances. If you work in the public sector, for example, you will often be required to take out a minimum of £5 million.

FITNESS TO DRIVE



Your

physical and mental health plays a major part in your fitness to drive. You must inform the DVLA about any medical condition that may affect your ability to drive safely: www.gov.uk/driving-medical-conditions

www.gov.uk/health-conditions-and-driving

Discuss any fitness to drive concerns with your doctor and inform your OSM about any health issues or personal circumstances that may affect your driving.

EYESIGHT

In good daylight, you **must** be able to read a vehicle number plate from 20 metres (about five car lengths), or from 20.5 metres for old style number plates.

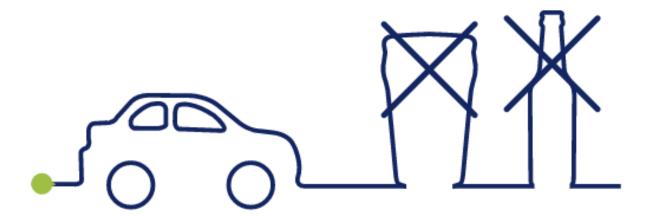
If you need glasses or contact lenses to drive, you must wear them at all times when driving. It is an offence not to do so and may invalidate your motor insurance. It is a good idea to keep a spare set of glasses in the vehicle. Have your eyesight checked regularly (at least every two years, or more often if your optician recommends it).

ALCOHOL

Alcohol makes drivers over-confident and more likely to take risks. It slows reactions, increases stopping distances, affects judgment of speed and distance and reduces the field of vision. Even a small amount, well below the legal limit, seriously affects your ability to drive safely.

Every year, hundreds of people are killed in drink drive accidents, and tens of thousands of people are convicted of drinking and driving and lose their driving licence. Some are sent to prison.

The drink drive limit is 80mg of alcohol per 100ml of blood in England and Wales, but lower in Scotland, at 50mg of alcohol per 100ml of blood. In Northern Ireland, it will soon be reduced to 50mg/100ml for most drivers, but to 20mg/100ml (effectively zero) for professional and novice drivers.



MORNING AFTER

Many drink drivers are caught the morning after they have been drinking. It takes several hours for alcohol to disappear from the body, so if you were drinking late the previous night, you could easily still be over the limit the next morning. Even if under the limit, you may still be affected by the alcohol in your body.

For more advice see "Driving for Work: Drink and Drugs" at www.rospa.com/rospaweb/docs/advice-services/road-safety/employers/work-drink-drugs.pdf

DRUGS AND MEDICINES

It is illegal and dangerous to drive if unfit to do so because of drugs or medicines. They can affect decision-making and driving skills, as well as your physical and mental condition and behaviour, and significantly increase your risk of a RTA. The penalties are the same as for drink driving.

It is also illegal in England and Wales to drive with certain drugs (such as cannabis and cocaine) in the body above a specified limit (even a very small amount would put a person over the limit) or with certain prescription drugs above a specified limit. The limits for prescription medicines are higher than normal prescribed doses, so someone taking a medicine under their doctor's advice should not exceed the limit. However, they must still be fit to drive, so anyone taking medicines should talk to their doctor, pharmacist or healthcare professional before driving.

MEDICINES

Check with your GP or pharmacist whether any over-the-counter or prescribed medicines you are taking are likely to affect your driving (for example, by causing drowsiness). If so, ask for an alternative that does not, or avoid driving.

Always check the label of medicines and the Patient Information leaflet for any warnings, and if it says that certain side-effects may occur, assume that they will do so.

ILLNESS

Common conditions, such as colds, flu, migraine, stomach upsets, hay fever, can affect your ability to drive safely. For example, the symptoms of a cold (headache, blocked sinuses, sneezing, tiredness), if severe enough, can slow your concentration, reactions and judgement. Don't be tempted to 'soldier' on, when in fact it would be safer for everyone concerned, not to drive until feeling better.

If you start to feel ill while driving, stop the vehicle somewhere safe. If the condition is not serious, you may feel well enough to continue after a short break or taking some medication. But if you find your concentration is affected, make other arrangements to continue your journey.

If you think that you are over the drink drive limit, or unfit to drive for any reason, do not drive. Contact your line manager to explain and allow alternative arrangements to be made.

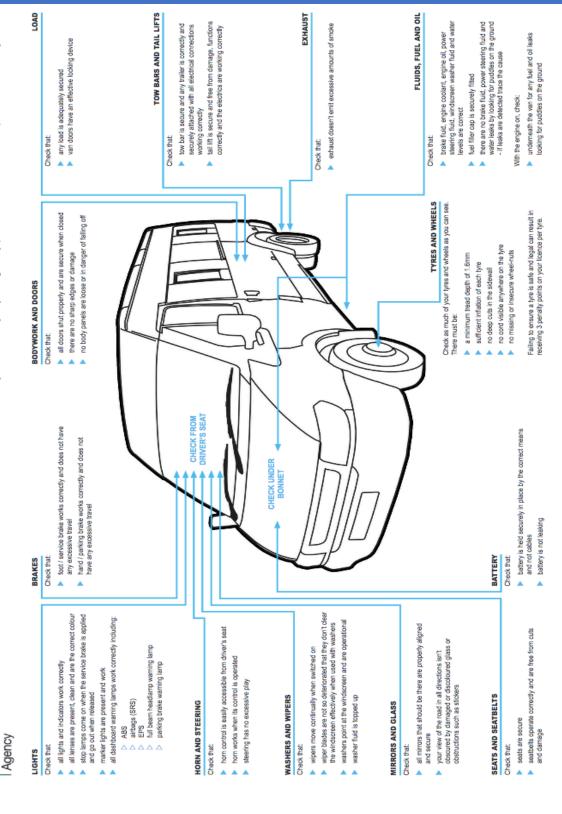
Further advice is available in Driving for Work: Fitness to Drive at www.rospa.com/rospaweb/docs/advice-services/road-safety/employers/work-fitness.pdf

PRE-DRIVE VEHICLE CHECKS

Driver & Vehicle Standards

You should check the condition of your van every day and get any problems checked out or repaired as soon as you can

Van Walkaround Checklist



INSIDE VAN CHECK



BRAKES

Check that the:

- Foot or service works correctly and does not have any excessive travel.
- Hand or parking brake works correctly and does not have any excessive travel.

HORN AND STEERING

Check that the:

- horn control is easily accessible from driver's seat
- horn works when its control is operated
- steering has no excessive play

LIGHTS

Check that the:

- all lights and indicators work correctly
- all lenses are present, clean and are the right colour
- stop lamps come on when the service brake is applied and go out when released

- marker lights are present and work
- all dashboard warning lamps work correctly, including:
- automatic braking system (ABS)
- airbags supplemental restraint system (SRS)
- electronic positioning system (EPS)
- full beam headlamp warning lamp
- parking brake warning lamp

MIRRORS AND GLASS

Check that:

- all mirrors that should be there are properly aligned and secure
- your view of the road in all directions isn't obscured by damaged or discoloured glass, or obstructions, example stickers.

SEATS AND SEAT BELTS

Check that:

- seats are secure
- seat belts operate correctly and are free from cuts and damage

WASHERS AND WIPERS

Check that:

- wipers move continually when switched on
- wiper blades aren't so deteriorated that they don't clear the windscreen effectively when used with washers
- washers point at the windscreen and are operational
- washer fluid is topped up

OUTSIDE VEHICLE CHECK



BATTERY

Check that the:

- battery is held securely in place by the correct means and not cables
- battery is not leaking

FLUIDS, FUEL AND OIL

Check that:

- the brake fluid, engine coolant, engine oil, power steering fluid, wind screen washer fluid and water levels
- the fuel filler cap is securely fitted
- there is no brake fluid, power steering fluid and water leaks by looking for puddles on the ground if leaks are detected, trace the cause

With the engine on, check underneath the van for any fuel and oil leaks - look for puddles on the ground.

BODYWORK AND DOORS

Check that:

- all doors shut properly and are secure when closed
- there isn't any damage or sharp edges
- · no body panels are loose or in danger of falling off

EXHAUST

Check that the exhaust does not emit excessive amounts of smoke.

TYRES AND WHEELS

Check as much of your tyres and wheels as you can see. There must be:

- a minimum tread depth of 1.6mm
- sufficient inflation of each tyre
- no deep cuts in the sidewall
- no cord visible anywhere on the tyre
- no missing or insecure wheel-nuts

You can get 3 penalty points on your licence for each tyre that isn't safe and legal.

LOAD

Check that:

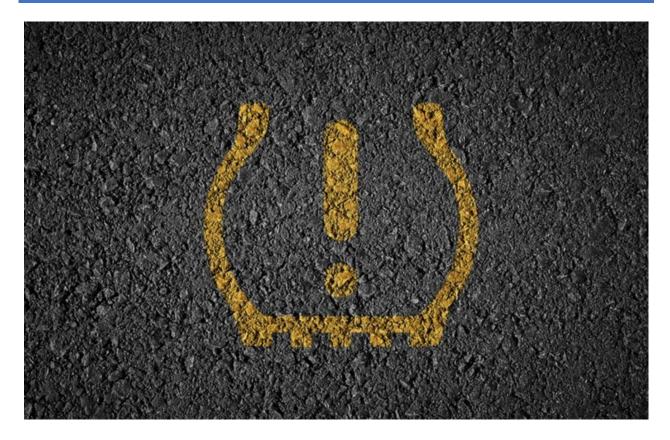
- · any load is adequately secured
- the van doors have an effective locking device

TOW BARS AND TAIL LIFTS

Check that the:

- tow bar is secure, and any trailer is correctly and securely attached, with all electrical connections working correctly
- tail lift is secure and free from damage, functions correctly and the electrics are working correctly

TYRE SAFETY



Checking your legal tyre tread depth is one of the most important checks you can make on your car.

Having worn tyres means the only contact patch between you and the road is past its best. You could almost call it an accident waiting to happen.

If the safety risks don't hit home, maybe the risk of a £2,500 fine and three penalty points for a worn tyre will? That's per tyre, too. If all four tyres are worn below the legal limit, you could potentially lose your licence and face a £10,000 fine.

The legal tyre tread depth for cars in the UK and Europe is 1.6mm across the central three-quarters of the tyre, according to law. The tread must meet this minimum requirement across its complete circumference.

EXPERT RECOMMENDED MINIMUM TYRE TREAD DEPTH

Tyre and safety experts believe the 1.6mm legal minimum is insufficient to guarantee safety – most recommend a minimum tread depth of 3mm for tyre replacement. Tests by UK technical organisation MIRA found that, once tyres are below 3mm, stopping distances increase dramatically. The difference in wet braking distance between a tyre worn to 3mm and one worn to 1.6mm can be as much as 44%. Worn tyres are particularly dangerous in the wet

because a tyre's tread helps disperse water away from the contact patch between tyre and road. If there is less tread depth, less water can be displaced, increasing the risk of aquaplaning and losing grip. In heavy rain, each tyre can displace one gallon of water every second, illustrating just how hard tyres work. Simply put, deeper tread means they can work better, improving grip.

HOW TO CHECK TYRE TREAD DEPTH - THE 20P TEST

The 20p test is a simple, quick and easy way of checking the tyre tread of your car's wheels. Just take a 20p coin and insert it into the tread grooves on the tyre. If you cannot see the outer band on the coin, your tyres are above the legal limit.

However, if you can see the band and that section of the coin is still visible, your tyres could be unsafe and require professional inspection by a mechanic. We suggest drivers conduct the 20p test around every two weeks and before long journeys.



EVERYTHING YOU SHOULD UNDERSTAND ABOUT TYRE PRESSURE

CHECKING YOUR VEHICLE'S TYRE PRESSURES IS EASY!

It's easy to check your vehicle's tyre pressure, and you can carry out the check at home free of charge in just a couple of minutes.

The first step is finding the correct pressure rating for your vehicle. These can be found on your vehicle in the following places:

- a. Your car or truck's manual
- b. Printed on the inside ledge of the driver's door
- c. Inside the petrol cap

The correct pressure setting is determined by the manufacturer of your vehicle and is different depending on the make and model of each vehicle. If you are unable to locate the recommended pressure, use this tyre pressure web link. Simply type in your registration plate and the link will provide your recommended pressure.

MEASURING YOUR TYRE PRESSURE

To test your tyre pressure, you need an accurate pressure gauge. Take off the dust cap on the valve, fix on the pressure gauge, and take a note of the result. If your tyre needs extra air, you should inflate it using an air pump at home, or use the facilities provided in many petrol stations. If the tyre is overinflated according to the pressure chart, you can allow air to escape whilst the dust cap is off.

When your tyres are at the right pressure, take off the air pipe, make sure there's no dirt in the valve, and re connect the dust cap.

WHY TYRE PRESSURE MATTERS

Having the right tyre pressure may help prolong the life span of your vehicle's tyres, increases the vehicle's safety and helps save fuel.

TYRE LIFESPAN - TREAD WEAR

A tyre's life-span may be decreased by up to 75% if the tyre is operating at around 80% of the optimum pressure. However, if pressure drops to 60% (surprisingly, this isn't unusual), tyre lifetime may be decreased up to 35%. If your tyres are wearing out fast on the outer edges, this can be an early indication of possible under-inflation. Take action because if this problem is left unattended, this may soon result in your tyres becoming illegal.

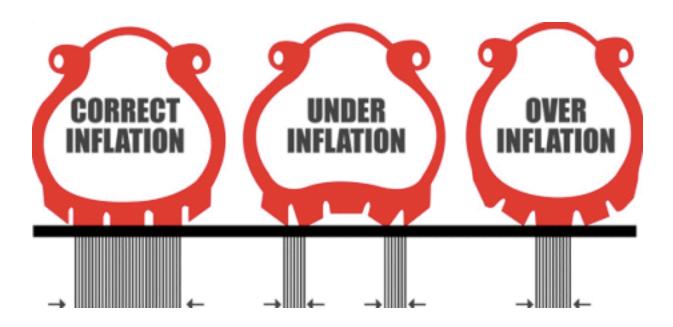
VEHICLE SAFETY - BLOW-OUTS

Blow-outs can be caused by tyres which are under inflated. When this happens, there is insufficient air to hold up the vehicle's weight. This causes the sidewalls to be compressed by the vehicle's weight resulting in them flexing over their regular limits. This kind of abnormal flexing can cause a build-up of heat in the tyre and significantly raises the likelihood of a blow-out.

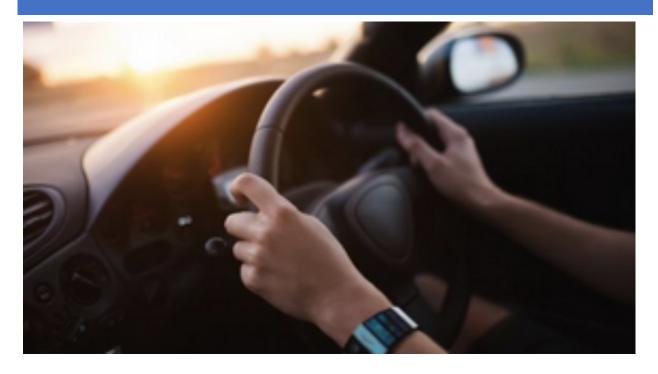
IMPROVED FUEL REQUIREMENTS

When tyres are under inflated, there is a greater proportion of tyre tread touching the surface of the road. This causes an increase in friction which slows the tyre as it rolls along the road. You may hear this referred to as increased

rolling resistance). What this means is your vehicle has to use far more power when driving on under inflated tyres, resulting in an unavoidable rise in petrol/diesel use. As well as being an added expense to you, this can also have a detrimental impact on the environment as the more fuel you use, the higher the levels of carbon dioxide are emitted from your car – so the correct pressure can help save money as well as the environment.



WHILE DRIVING



GOOD DRIVING

Almost all road traffic accidents involve human error, ranging from simple, 'honest' mistakes to deliberate dangerous and illegal behaviour.

Every year:

- Hundreds of people are killed in road traffic accidents where someone was 'careless, reckless or in a hurry'
- A third of road traffic accidents involve someone who 'failed to look properly'
- Hundreds of people die in road traffic accidents in which someone was speeding
- Hundreds of people are killed in road traffic accidents involving alcohol
- One third of fatal road traffic accidents occur due to 'loss of control'
- About 20% of road traffic accidents involve someone 'failing to judge other person's path/speed'.

Driving is a very personal thing; we all have our own views, attitudes and habits. Our attitudes as drivers, how we deal with our own mistakes and our reaction to those made by other people, influence our own safety and well-being and that of other road users around us.

Aggressive, selfish or impatient attitudes influence the way we drive, and can develop into a tendency to take irresponsible risks, such as tailgating, exceeding speed limits, undertaking, or jumping red lights.

Our emotional mood also influences our behaviour; drivers commonly express how they feel in the way they drive. Traffic delays and congestion can also influence our frame of mind. Life stresses, such as relationship anxieties, financial or employment problems, domestic or workplace arguments, influence our mood and can affect our driving.

Try to ensure you are in a calm, good mood before driving. Plan time to allow for traffic delays; this can help to alleviate the pressure you feel if you're running late.

Be tolerant towards others – shouting at another driver after their mistake or poor driving will not change anything, but anger will affect your judgement for some time after. Accept that drivers (including you!) make honest mistakes and have lapses in concentration. Be courteous and thank others for their courtesy.

Smile – it does work!

ECO-DRIVING TIPS

Good, safe driving is also eco-driving. It uses less fuel and so saves you money and lowers emissions, helping the environment.

BEFORE YOU START

- Keep your vehicle well maintained and serviced and check the tyre pressures regularly
- Avoid carrying unnecessary weight
- Plan your route, so you don't do unnecessary miles

DURING THE DRIVE

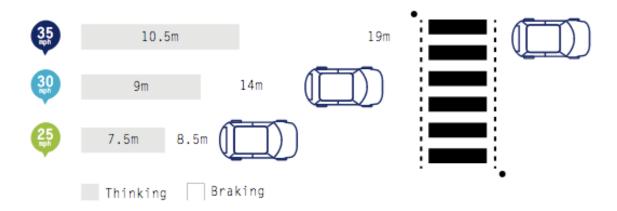
- Drive away immediately when starting from cold don't leave your car idling
- Drive smoothly
- Read the road ahead so you can keep moving as much as possible and avoid harsh acceleration and braking.
- Accelerate gently and decelerate smoothly
- Change gear as soon as possible without labouring the engine (around 2000 rpm in a diesel car or around 2500 rpm in a petrol car).

- Only use the air conditioning if you really need to
- Turn off electrical equipment, such as heated rear windscreen, demister blowers and headlights, when you don't need them
- Stay within speed limits. Driving at 70mph uses up to 9% more fuel than at 60mph and up to 15% more than at 50mph. Cruising at 80mph can use up to 25% more fuel than at 70mph.

SAFE SPEED

When travelling at higher speeds, you have less time to identify and react to what is happening around you. It takes longer to stop. And if there is a crash, it is more severe, causing greater injury to you, your passengers and any pedestrian or rider hit.

- Higher speeds also magnify other errors, such as close-following or fatigue or distraction, thus multiplying the chances of causing a crash
- Drivers who 'speed' crash more often than those who don't.



SPEED LIMITS

Always stay within speed limits (including variable limits and temporary limits at roadworks) even if you think the limit is too low.

Speed limits set the maximum speed for that road. But, there are many circumstances when it is not safe to drive at that speed (for example, around schools at opening and closing times, on busy, narrow roads, on rural roads or where visibility is restricted).

Make sure you know the speed limit of the roads you are using. Speed limit signs tend to be at junctions because this is often where the limit changes. However, junctions are also where you need to absorb a wide range of information (e.g., which way am I going, is that driver going to pull out), so it is easy to miss a speed limit sign. Check for speed limit signs at junctions, and look for repeater signs after the junction, especially if the nature of the road has changed. But be aware that the nature of the road may not indicate the speed limit. For example, dual carriageways can be 30 mph, 40 mph, 50 mph, 60 mph or 70 mph.

If you are not sure, assume the limit is lower until you see a sign.

On roads with street lights, assume the limit is 30 mph until you see a sign saying otherwise. But, remember the limit may be lower – 20 mph.

Also, make sure that you know the speed limits for the vehicle you are driving.

GIVE YOURSELF TIME

Plan your journey to allow time to complete it (including rest breaks and foreseeable weather and traffic conditions) at safe speeds and without needing to exceed speed limits. Your journey time is determined much more by your average speed during the whole journey, than your maximum speed for part of it. This is especially true in urban areas, where you constantly have to slow down for junctions, traffic lights and other road users.

Knowing that you have plenty of time to complete your journey will help you to relax and avoid the temptation to push your speed.

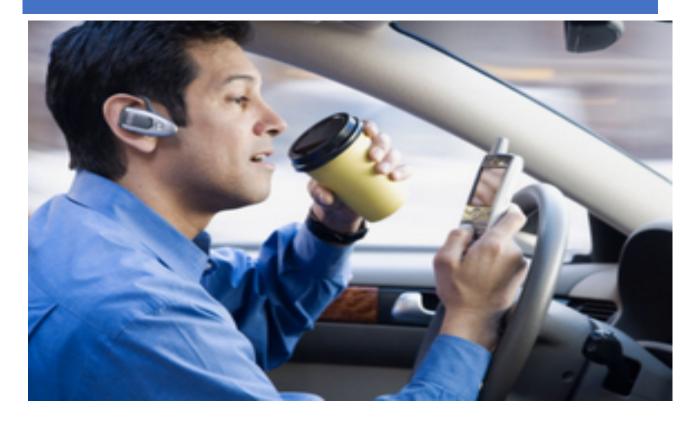
TOP TEN TIPS TO STAY WITHIN THE LIMIT

Many drivers unintentionally exceed the speed limit, often without realising it. Modern vehicles are so powerful and comfortable they give drivers little sensation of their speed. It is too easy to creep above the limit, and, many drivers believe it is difficult to drive a modern vehicle at 30 mph or less on a road with a 30-mph limit.

There are some simple and practical tips to help you stay within speed limits.

- 1. Check your speedometer regularly, especially when leaving high speed roads
- 2. Know the limits look for signs, especially at junctions
- 3. Assume lamp posts mean 30 mph, until signs say otherwise, but remember it could be 20 mph
- 4. Remember, speed limits are a maximum, not a target
- 5. 20's plenty when kids are about and may even be too fast
- 6. Try no higher than 3rd gear in a 30-mph limit
- 7. Recognise what makes you speed keeping up with traffic, overtaking or being tailgated
- 8. Concentrate distracted drivers speed
- 9. Slow down when entering villages
- 10. Give yourself time there's no need to speed and you won't get there quicker
 - 1. Even a small amount above the limit makes a big difference
- 11. Refresh your skills on a refresher driver training course.

DISTRACTIONS



Driving requires your full concentration all of the time. Trying to do something else while driving will distract you, slow your reactions and make a crash more likely.

MOBILE PHONES

Using a hand-held or hands-free mobile phone while driving is a significant distraction, and substantially increases the risk of crashing.

It is illegal to use a hand-held mobile phone while driving (this includes holding the phone, dialing, texting, surfing the internet). It can also be illegal to use a hands-free phone while driving. Depending upon the circumstances, drivers could be charged with 'failing to have proper control of their vehicle', or careless or dangerous driving if they are distracted because they are using a hands-free phone or other device.

Hands-free devices do not significantly reduce the risks because of the mental distraction and divided attention of taking part in a phone conversation or looking at the screen at the same time as driving.

SATNAVS

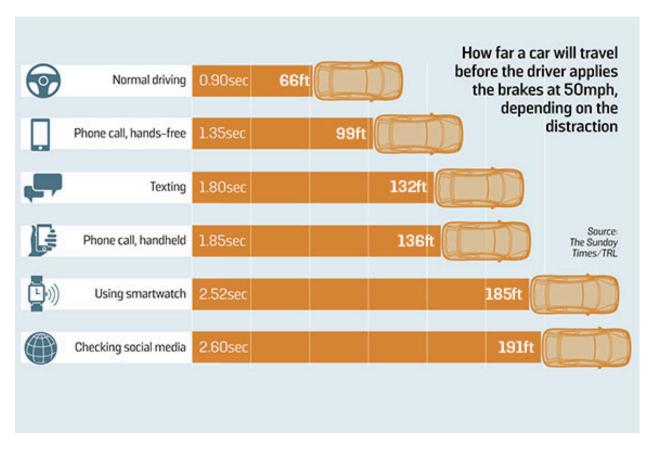
It is now very common for drivers to use SatNavs. They can, if used properly, make driving safer and easier, but they can also increase risk (e.g., by distracting you) if not used properly.

If your vehicle is provided with technology, such as SatNavs, ask your manager for training or guidance on how to use it safely. In particular, do not adjust or operate devices while actually driving. For example, set destinations in the Satnav before the journey starts. If you need to adjust or to input new information, only do so when stopped in a safe place.

EATING, DRINKING, SMOKING, TUNING THE RADIO

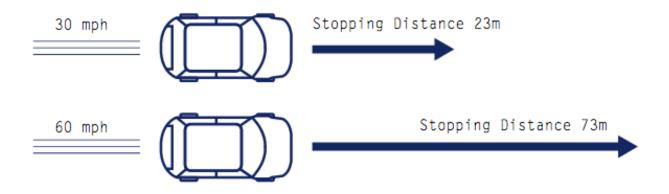
Many other things, that might seem simple and innocent, can be distracting when driving. Fatal crashes have occurred because a driver chose to unwrap a sweet, take a drink or light a cigarette while driving.

Safe driving needs concentration; avoid unnecessary distractions.



MOTORWAY DRIVING

Motorways are the safest type of road, but also the least forgiving, due to their higher speeds. Dangerous situations develop quickly; vehicles travel much further before drivers even start to react. If you drive too close to the vehicle in front, or forget to use your mirrors before moving out, it could be disastrous.



JOINING A MOTORWAY

Unless you join the motorway at its start, you will normally join via a slip road. Use the slip road to adjust your speed to the traffic already on the motorway. Sometimes, you may have to slow down to merge safely.

ON THE MOTORWAY

Drive at a steady cruising speed in the left-hand lane (lane one), keeping a safe distance from the vehicle in front. Stay within the speed limit, even if other drivers are going faster.

Stay in lane one unless you need to overtake. Only overtake if you are sure you can move into the right-hand lanes without interfering with other traffic. Check your mirrors first, and if it is safe (remembering that other vehicles are moving at high speed) signal and move out. When you have overtaken and have allowed plenty of distance for the vehicle you have overtaken (wait until you can see its front bumper in your interior mirror) move back into left hand lane.

SMART MOTORWAYS AND VARIABLE SPEED LIMITS

Many motorways have been converted to Smart Motorways. Typically, they have variable speed limits, with electronic signs on gantries above the motorway showing the maximum speed limit in force at the time, and whether any lanes are closed. The hard shoulder may be used as a running lane, either all the time or only in congested conditions when the electronic signs say so. Emergency refuges are provided next to the hard shoulder at intervals for vehicle breakdowns.

LEAVING THE MOTORWAY

You normally leave a motorway by moving onto a slip road and then onto a roundabout or a non-motorway road. Move into lane one in good time, and signal that you are exiting when you reach the 300-yard countdown marker. Do not slow down too soon — maintain your motorway speed, if traffic allows, until you have moved onto the slip road. Then decelerate steadily until you have reached an appropriate speed.

If two motorways are merging, or a motorway is dividing into separate ones, check the direction signs for the lane you need to be in, and get into that lane in good time to avoid last minute, sharp manoeuvres.

Once you have left the motorway, use your speedometer to check your speed – after high speed driving, 40mph may feel like 20mph, and remind yourself that you will now be facing oncoming traffic and the usual hazards for conventional roads.



MOTORWAY BREAKDOWNS

Only use the hard shoulder in an emergency (except on Smart Motorways when the signs indicate the hard shoulder may be used as a running lane, in which case you need to use the emergency refuges next to the hard shoulder if you have an emergency).

If your vehicle breaks down or you become so unwell that you cannot drive, continue to a safe stopping point, pull over onto the hard shoulder, near an emergency telephone (or an emergency refuge) and keep as far left as possible.

Switch on your hazard warning lights.

You and any passengers should leave the vehicle by the nearside doors. Leave animals in the car. If possible lock all the doors except the front passenger door.

Stand as far away from the running motorway lane as possible – over the crash barrier and on the embankment is best.

Call for help on the emergency telephones rather than on your mobile. Emergency telephones are at approximately one-mile intervals along the back of the hard shoulder, or in the emergency refuges on smart motorways.

If you have to walk to the nearest telephone, keep to the inside of the hard shoulder. Arrows on the marker posts at the back of the hard shoulder point to the nearest emergency telephone.

Tell the operator the number shown on the telephone box (this will pinpoint your exact location) and the details of your emergency. If you are a woman on your own, make this clear.

Return to the vicinity of your vehicle so that you can see help arrive. Wait on the embankment if possible. There is far greater risk of an accident on the hard shoulder than of being attacked, but if you feel threatened return to your car and lock all doors until any perceived danger has passed.

DO NOT attempt repairs, even changing a wheel, on the offside of your vehicle. Seek assistance.

DO NOT cross the carriageway in **ANY** circumstances.

DRIVING AT NIGHT



Darkness reduces your ability to judge and estimate speed and distance and to assess accurately the position of oncoming traffic. Also, your body naturally slows down at night - especially if you are driving when you would normally be asleep.

Remember that your eyes need time to adjust to darkness, especially when coming out of a brightly lit area, such as motorway service stations, or roads that have street lights.

Keep a particular look out for pedestrians and cyclists who will be harder to see.

Don't wear tinted glasses when driving at night.

VEHICLE LIGHTS

Put your lights on before lighting-up time (dusk) and don't switch them off (at dawn) until you are sure it is safe to do so. Use them with dipped beam to avoid dazzling other road users.

Use dipped headlights in built up areas and watch out for pedestrians or cyclists who may be difficult to see. Approach pedestrian crossings more slowly, so you can stop safely if necessary.

Keep your headlights clean and check them before each night journey.

Keep your distance from the vehicle in front. The beam from your headlights should fall short of the rear of the vehicle in front. Any closer and you may dazzle the driver – and you will probably be too close.

NOISE

Be considerate.

Only use your horn to avoid an accident, not to rebuke another person or to announce your arrival or departure from an area. The law says that you must not use your horn between 11:30pm and 7:00am in a built-up area.

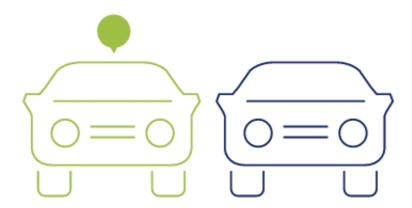
Try to keep noise to a minimum at night. Avoid revving your engine and loud music. Open and close doors quietly and take care when setting and disarming vehicle alarms.

OVERTAKING AT NIGHT

Be especially careful when overtaking at night. Be sure you can see the road ahead is clear enough for you to complete the manoeuvre safely – remembering that you can see much less and it's more difficult to judge speed and distance. Don't be caught out – if in doubt, hold back.

Don't use full beam in the face of oncoming drivers. Dip your headlights.

If you are being overtaken by another vehicle, dip your headlights as soon as the vehicle passes you



DRIVING IN POOR WEATHER

The weather can cause all sorts of driving hazards, especially reduced visibility, slippery road surfaces and longer stopping distances. We need to adjust our driving accordingly.

PREPARE FOR WINTER

Poor weather occurs throughout the year, but it's a good idea to have your vehicle fully serviced before winter starts and have the anti-freeze tested. Check that your lights are clean and working. Make sure your battery is fully charged. Always keep the windscreen and windows clean and the washer bottle filled with screen wash to the correct concentration to prevent the solution freezing.

BEFORE SETTING OFF IN ADVERSE WEATHER

Listen to local/national weather broadcasts and travel bulletins. If conditions are very bad, avoid making your journey unless it is absolutely necessary. If you decide to travel, let someone know where you are going and what time you hope to arrive, so that they can raise the alarm if you get into difficulties.

Think about taking warm clothes, boots and a torch – it could be a long walk to a phone, if you don't have a mobile phone. Consider keeping a couple of long-life energy bars in the glove box. Clear your windows and mirrors completely of snow and ice before you set off.

RAIN

Rain reduces your ability to see and greatly increases the distance required to slow down and stop. You will need about TWICE your normal braking distance. There is an increased risk of skidding and, in heavy rain, aquaplaning. Use windscreen wipers, washers and dipped headlights, and drive smoothly and plan your moves in plenty of time.

AQUAPLANING

Aquaplaning is caused by driving too fast into surface water. When the tyre tread cannot channel away enough water, the tyre(s) lose contact with the road and your car will float on a wedge of water. Aquaplaning can be avoided by reducing speed in wet conditions. Having the correct tyre pressure and tyre tread depth will maximise your tyres ability to maintain their road grip. If it happens, ease off the accelerator and brakes until your speed drops sufficiently for the car tyres to make contact with the road again.

FLOODED ROADS

Avoid the deepest water — which is usually near the kerb. Don't attempt to cross if the water seems too deep. If you are not sure of the water's depth, look for an alternative route. If you decide to risk it, drive slowly in first gear but keep the engine speed high by slipping the clutch — this will stop you from stalling. Be aware of the bow wave from approaching vehicles — operate an informal 'give way' with approaching vehicles.

REMEMBER to test your brakes when you are through the flood.

SNOW AND ICE

Hail, heavy snow and rain all reduce visibility – use dipped headlights. Only travel at a speed at which you can stop within the distance you can see to be clear.

Keep your vehicle well ventilated. The car heater full on can quickly make you drowsy.

Always reduce your speed smoothly and in plenty of time on slippery surfaces. Avoid harsh braking and acceleration, or sharp steering.

Slow down in plenty of time before bends and corners.

To brake on ice and snow without locking your wheels, get into a low gear earlier than normal, allow your speed to fall and use your brakes gently.

Increase the gap between you and the vehicle in front. You may need up to TEN TIMES the normal distance for braking.

In snow, stop frequently to clean the windows, wheel arches, lights and number plates.

Keep your speed down and give yourself time!

FOG

Avoid driving in fog unless your journey is absolutely necessary

If you must drive:

- Follow weather forecasts and general advice to drivers in the local and national media
- Allow plenty of extra time for your journey
- Check your car before you set off. Make sure everything is in good working order, especially the lights.

Reduce your speed and keep it down

- Switch on headlights and fog lamps if visibility is reduced
- If you can see the vehicles to your rear, the drivers behind can see you switch off your ear fog lamps to avoid dazzling them
- Use the demister and windscreen wipers
- Do not 'hang on' to the rear lights of the car in front as you will be too close to be able to brake safely
- Switch off distracting noises and open the window slightly so that you can listen for other traffic, especially at crossroads and junctions

- Beware of speeding up immediately if visibility improves slightly. In patchy fog you could find yourself 'driving blind' again only moments later
- If you break down, inform the police and get the vehicle off the road as soon as possible. Never park on the road in fog and never leave it without warning lights of some kind if it is on the wrong side of the road.

LOW SUNSHINE

In winter and spring, the angle of the sun in the sky will frequently be too low for your visor to help. If blinded by glare reduce your speed. You can reduce the effect of glare by keeping both the inside and outside of your windscreen clean and grease free.

If you wear sunglasses (with prescription lenses if necessary) take them off whenever the sun goes in. They should not be worn in duller weather or at night as they seriously reduce the ability to see.

HOT WEATHER

Stay cool!

Wear cool, loose, comfortable clothing and keep your vehicle well ventilated. Carry wipes and cold drinks and take regular breaks to stretch your legs and get some fresh air.

Avoid even small amounts of alcohol on hot days as it will dehydrate you even more.

Use your visor as the first measure to combat dazzle. Dark glasses help but should be taken off when you can manage without them.

If the sun shines in your mirrors, adjust them to give you the best visibility with minimum glare.

Remember that other drivers will have similar problems and may not be able to see you. Keep your distance and lower your speed.

Also remember:

Never leave children or animals shut up in your vehicle in hot weather. Animals need air and water. Children should never be left alone in a vehicle.

DRIVERS HOURS

DUTY TIME

If you work as a driver for a company, duty time is any working time. If you're self-employed, duty time is only time you spend driving the vehicle or doing other work related to the vehicle or its load.

DAILY DRIVING LIMIT

You must not drive for more than 10 hours in a day:

- on a public road
- · off-road if not during duty time

Off-road driving counts as duty time if it's for:

- agriculture
- quarrying
- forestry
- building work
- civil engineering

DAILY DUTY LIMIT

You must not be on duty for more than 11 hours in any working day. This limit doesn't apply on any working day when you don't drive.

DUTY TIME

If you work as a driver for a company, duty time is any working time. If you're self-employed, duty time is only time you spend driving the vehicle or doing other work related to the vehicle or its load.

BREAKS AND CONTINUOUS DRIVING

After 5 hours 30 minutes of driving you must take a break of at least 30 minutes for rest and refreshment.

Or, within any period of 8 hours 30 minutes, you must take at least 45 minutes in breaks. You must also have a break of at least 30 minutes at the end of this period, unless it's the end of the working day.

LENGTH OF WORKING DAY ('SPREAD OVER')

You must not work more than 16 hours between the times of starting and finishing work - including non-driving work and any times when you're off.

DAILY REST PERIODS

You must take a rest of 10 hours before the first duty and immediately after the last duty in a working week.

You must take a rest of at least 10 hours between 2 working days (or spread overs) - this can be reduced to 8.5 hours up to 3 times a week

All duties must start and finish within a 24-hour period.

FORTNIGHTLY REST PERIODS

Every 2 weeks you must take at least one period of 24 hours off duty.

A fixed week is from 00:00 hours on Monday to 24:00 hours the next Sunday.

EXEMPTIONS TO THE GB DOMESTIC RULES

The GB Domestic rules don't apply if you:

- drive for less than 4 hours in any day
- drive off-road or on private roads during duty time
- drive a vehicle used by the armed forces, police or fire brigade
- are dealing with an emergency, eg major disruption to public services or danger to life

NOT TO EXCEED THE MAXIMUM OF 63 HOURS IN A WEEK, MAXIMUM 6 DAYS IF WITHIN YOUR ON ROAD HOURS.

TYPES OF DISCRIMINATION ('PROTECTED CHARACTERISTICS')



It is against the law to discriminate against anyone because of:

- age
- gender reassignment
- · being married or in a civil partnership
- being pregnant or on maternity leave
- disability
- race including colour, nationality, ethnic or national origin
- religion or belief
- sex
- sexual orientation

These are called 'protected characteristics'.

You're protected from discrimination:

- at work
- in education
- as a consumer
- when using public services
- when buying or renting property
- as a member or guest of a private club or association

You're legally protected from discrimination by the Equality Act 2010.

You're also protected from discrimination if:

- you're associated with someone who has a protected characteristic, for example a family member or friend
- you've complained about discrimination or supported someone else's claim

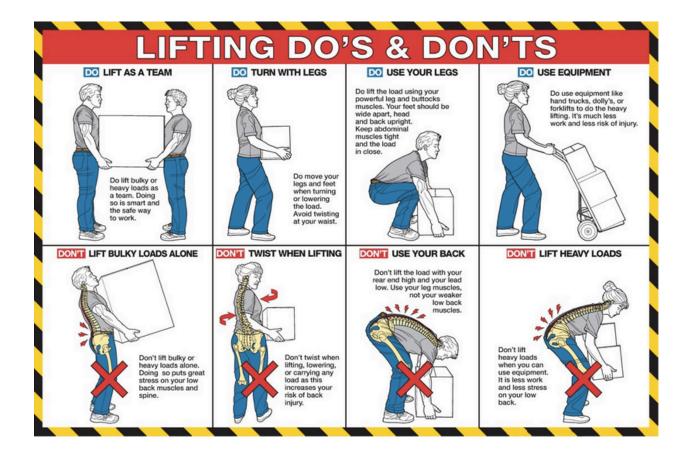
ACTION AGAINST DISCRIMINATION

You can do something voluntarily to help people with a protected characteristic. This is called 'positive action'.

Taking positive action is legal if people with a protected characteristic:

- are at a disadvantage
- have particular needs
- are under-represented in an activity or type of work







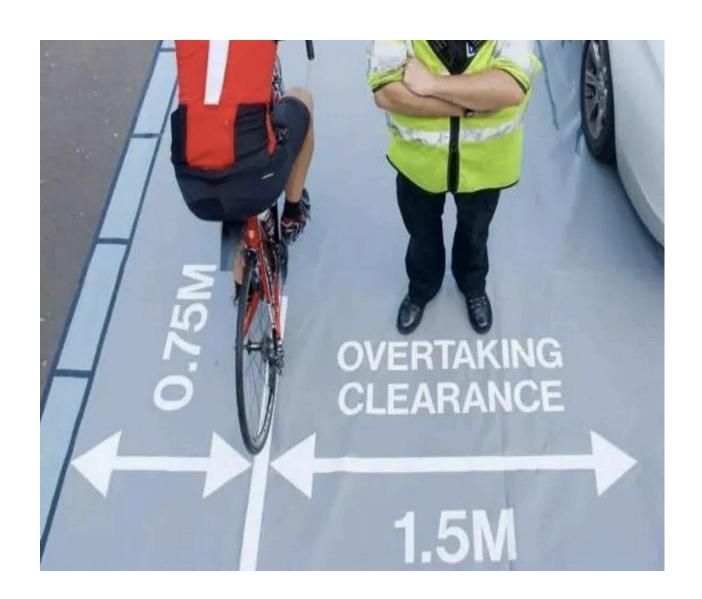
PROTECT YOURSELF













Please



To Buses RULE 79 HIGHWAY CODE











VEHICLE COLLISION, ACCIDENT & VEHICLE DAMAGE PROCEDURE

THE ROAD TRAFFIC ACT

Under the Road Traffic Act (1988) the rules are simple.

If you're driving a motorised vehicle and are involved in an accident which causes damage or injury to another person, vehicle, property or animal, (including dogs, horses, cattle and sheep), you must stop and give your vehicle registration along with your name and address to "anyone with reasonable grounds to be asking for those details".

In most cases this will be the other driver. And if you're not the vehicle owner, you should hand over the vehicle owner's details too.

REPORT THE INCIDENT IMMEDIATELY TO YOUR COMPANY

If you don't exchange details at the scene or contact your company:

"The problem is there's often confusion over what the insurer & police perceive to be factual,"

Do not drive way from the scene, "an increasing number of court cases for things like 'a clipped wing mirror', which people may not consider as an accident. But if they fail to stop, the penalty can be severe."

DON'T GET CAUGHT OUT

If you don't exchange details at the scene or report the incident to your company and the police, it could look like you've failed to stop.

This, could potentially incur two offences: "failure to stop", and "failure to report an accident".

Both can mean a minimum five points on your licence, a fine, or in the worst-case scenario, a prison sentence.

CAR PARKS AND PETROL STATIONS

If you have a minor accident or scrape on private property, say a supermarket car park or petrol station, the same rules apply when it comes to exchanging details or reporting an accident as they do on the road.

But what if the other driver isn't around when, say, you scrape a parked car?

In this case call your company who will guide you through the process of leaving your details on the windscreen, and the company will report the incident to the police as you've not been able to exchange details with the other driver.

CALL YOUR COMPANY FOR ALL INSURER DETAILS

Policy small print usually states that it's your responsibility to tell your insurer about any accident, however minor and regardless of whether a claim is likely to be made.

"The reason being that some drivers may say at the roadside they don't want to make a claim, but later change their mind.

"People may initially think the damage is minor, but later find out repairs are more than they expected or that there's unseen damage and then decide to make a claim."

COLLISION COURSE – WHAT TO DO IF YOU HAVE A CRASH

Accidents do happen and they're no fun, that's for sure – so learn to stay cool and do the right thing after a crash.

1. FIRST STEPS

Before doing anything else, make sure that no one is hurt. If they are, then ring the emergency services immediately. Try to keep calm – you may be stunned by the crash but take some deep breaths to get your head round what's just happened. Act calmly and things will be easier to sort out – panic or anger won't help. If the car's still moving after the collision and you feel you have the car under control, you could be suffering from shock – you must stop the car and exchange details with the other driver. It is also a legal requirement to stop if a vehicle or any other property has been damaged. Consider whether the crash site is a hazard. Did the accident take place on a blind bend or hill? Get passers-by to warn any approaching cars until the emergency services arrive to clear the scene. Call 999 if the wreckage could be a danger to any other drivers and call the police if anyone involved in the crash tries to leave the scene.

2. THE OTHER DRIVER

The shock of a crash is bad enough but of course it may be made even worse if the other driver is angry or potentially violent. But don't let a raving driver bully you into taking the blame. Wherever the fault might lie, you should never admit liability – that's something for your insurer or even the police to work out. Try to defuse the situation – remain calm and neutral, and focus the driver's attention on other things, such as helping to make the accident scene safe. If the driver approaches you with money and says that there's no need for the insurance people to get involved, you should refuse them. It's also worth noting if there was anything untoward about the crash. Had the other driver been holding a mobile just before the accident? Can you smell alcohol on his breath? Be discreet, don't confront him, but do tell the police when they arrive.

3. EXCHANGING DETAILS

Fussing about with exchanging details may be the last thing on your mind when your beloved motor has just been trashed, but it's the law and can help protect you further down the line. It makes sense to exchange as many details as possible. You must exchange your car registration number, name and address, and details of the registered keeper if different from the driver. We also recommend you exchange phone numbers. If the police are at the scene, you'll have to show them your **car insurance** document. If it's not in the car at the time, you should take it to your local police station within seven days. You should also take down the other driver's registration number in case they've given you a phony name – the police can trace the owner with that information.

If you've caused an accident without anyone else being involved, such as hitting a wall, fence or parked car, you should report the incident to the police as soon as it's safe to do so, taking all of the paperwork and information above with you.

4. GATHERING EVIDENCE

OK, so the boys in blue are the experts, but what if it's a minor crash and they're not needed? Time to play detective – make a detailed sketch of the scene. Note the exact location of vehicles and damage, road layout, street names, and the colour, make and number plates of cars involved in the accident. If there are witnesses, get their details too – at the time things may look straightforward but you could get a surprise if you don't get backup. What about the fool who reverses out of a space without looking and you hit him? He's to blame, you think, until he tells his insurers he was stationary, and you drove into the back of him...If you're playing the professional, keep a camera in the car and photograph the entire scene. You might feel you're overdoing it carrying a notebook and camera, but these steps will help your **car insurance** claim go quickly, smoothly and fairly.