



T C HARRISON GROUP LIMITED

Notice to all holders of Driving Permits

There are ever increasing costs incurred by the company in operating our vehicle fleet and one of the main areas of expenditures arises from the direct and indirect costs of motor accidents. Our motor insurance premiums have risen significantly over the years due in the main to our poor accident record and the high cost of vehicle repairs.

T C Harrison is an organisation which sincerely believes that vehicle accidents must be prevented in order to minimise monetary losses but most importantly to avoid the pain, suffering and possible loss of life that accidents can cause.

It has been proven that over 90% of accidents are due to driver error and are thus avoidable and we as a company are committed to reducing both the number and the cost of accidents involving our vehicles. To help reinforce this aim, it has been decided to make the driver of our vehicle responsible for a proportion of the insurance excess if they are deemed to have caused a loss as a result of negligence.

The company's driving permit rules have now been amended to reflect this change and the details of the circumstances under the extent to which drivers will be responsible for contribution are set out below. We have taken advice from our insurance advisors in order to ensure that the rules imposed are fair and in line with similar schemes operated by other companies.

It is hoped that the measures taken will focus the attention of all drivers on the importance of safe driving and lead to the desired reduction in the number and cost of motor accidents. This is a positive measure, implemented in part to protect the company against unnecessary costs but more importantly to safeguard our most valuable assets, ie you, our employees.

If you have any questions regarding this issue, these should be raised initially through your line manager.

Additional Driving Permit Rules

The T C Harrison Group Limited motor insurance excess is £5,000 and consequently we carry a large proportion of own vehicle damage costs.

If you (or the authorised driver) of your vehicle are involved in an accident where costs are not recoverable from a third party, you will be responsible for a contribution of £100 towards the cost of repairing the vehicle.

Any driver involved in more than two faults incident in any twenty four month period will be required to undergo interview and assessment as deemed appropriate by the company and may be subject to disciplinary action.

Driver means the T C Harrison employee holding a Driving Permit or any other authorised person driving with the company's permission. The driver contribution will be collected via payroll in the first month possible after occurrence of the incident.

In determining fault, the decision of the company's insurance company or insurance broker is binding. An insurance claim form must be completed and submitted in respect of any accident or vehicle damage.