

# VEHICLE INSPECTION AND MAINTENANCE PAYS OFF

Periodic inspection of your vehicle at regular intervals and first class maintenance is essential to ensure the safety of your passengers and indeed your own safety. As an important spin off it will also save money.

For fleet owners and managers it is best practise to set up an inspection structure that includes, along with regular servicing according to manufacturers' instructions, regular inspection of the vehicle especially to include tyre inspection.

Complete engagement and participation by drivers is vital and this can be included in the rental agreement or contract of employment as on a day to day basis it is the driver who is in the best position to know the true condition of a vehicle.

Drivers should be in the habit of inspecting the vehicle regularly for defects. Major defects mean that a vehicle should be parked up and not used. Approximately every month vehicles should be inspected in more detail. Wheels and tyres are particularly important so wheel rims, tyre treads/condition including the spare wheel, wheel brace and jack should be top of the list. Also include lights, wiper blades and washers, panel gauges and the essential fluid levels. Always check that the tool kit and medical kit are in order.

## The importance of Regular checks

More regular checks should be made of brakes, lights and indicators, battery terminals, oil, coolant and fuel levels, windscreens, windows, headlamps and light lenses as well as tyre pressures, tread depths and gauges.

Owner drivers will not need much reminding of these checks or of the importance of keeping the vehicle clean and tidy inside and out on a day to day basis. For fleet owners good upkeep and tidiness promotes a good company image and says much about your drivers.

For good vehicle care it is worth remembering:

- To clean body work in cold water
- Not to use metal polish on chrome work
- Always to use an oil free rag on the windscreen
- To give wiper blades a wipe with methylated spirits
- To make sure the antifreeze is of the right strength
- To keep a torch, warning triangle, spare fan belt and piece of flat wood for emergency use under the jack on soft ground.

This care will also save you money along the way as well as increasing residual and termination values. Specific valeting also helps to increase values well over and above the cost of professional valeting.

Other common sense actions that will save you money on an ongoing basis include:

- Keeping tyres properly inflated
- Ensuring the wheels are correctly aligned
- Not overloading the vehicle
- Avoiding excessive speed, braking or acceleration
- Ensuring that driving over or against kerbs is minimised.

All these steps will save costs in increasing tyre life and reducing fuel use. They will probably save you quite a few accidents as well.

## Security, Damage and getting the best support when a Claim arises

Depending on the breadth of cover taken out your J&M taxi insurance can cover you against all the main risks that threaten your business in terms of liability, theft and accident damage. Thefts of vehicles and property can be minimised by a few straightforward steps. Always lock the vehicle when it is left unattended and make sure you activate any alarm or immobiliser. Ensure you do not leave moveable telephones or radios in unattended vehicles or leave any property in the vehicle overnight. Never leave ignition keys in the vehicle as this will prejudice your insurance cover. You must also report any incident that may give rise to a claim under your J&M insurance policy straight away and get the damage rectified as soon as is possible.

### ACTIONS THAT ENSURE YOU GET THE BEST SUPPORT

- ◆ Whatever their nature report all claims/incidents immediately
- ◆ Retain all evidence of such incidents, including
  - Documents identifying the nature, extent and location of damage to your vehicle
  - Sketches/photos
  - Witness details
  - MOT Certificate
  - Inspection/maintenance records
- ◆ Involve your insurer and co-operate fully in any investigation
- ◆ Pass on any pre-action protocol letters, writs, summons and all related correspondence from third parties to your insurer.

Remember that if the protocol time scale is not met, cost penalties apply and unnecessary litigation may result. As a rule the longer a claim is outstanding, the more it costs and more work it creates. That is why it is so important to make early and sensible decisions to help push the claim forward.