

INTRODUCTION

REDUCE RISKS OF VEHICLE OPERATIONS

Automobiles are an integral part of operations for almost every aspect of local government services. Minnesota Counties Intergovernmental Trust (MCIT) provides coverage for more than 11,000 vehicles, including tandem trucks, tractor-trailers, buses, vans, squad cars, SUVs, pickup trucks and sedans.

In an average year, MCIT handles more than 1,100 claims related to vehicles. Many of these involve a financial cost for the member, as well as disruption of operations due to equipment taken out of service. A greater loss is when injuries occur and an employee is away from work for weeks, months or longer.



Ensuring the safe and effective operation of vehicles is essential to the member's ability to continue to serve the public and protect employees. Risks range from safety and legal compliance to liability and coverage issues.

It is incumbent upon MCIT members to focus on strategies to reduce the risks related to the operation of their vehicles.

THIS GUIDE

This guide provides an overview of several key risks of motor vehicle use for local public entities and provides strategies members can use to manage and minimize them. The guide is broken into these categories of discussion:

- › Federal and state statutory requirements related to motor vehicle use.
- › Coverage provided through MCIT.
- › Safety best practices.
- › Duties members have after a loss, including an explanation of the claim process.

When appropriate, references to additional resources have been included to help manage risks associated with motor vehicle use.

FURTHER DISCUSSION

Members are encouraged to contact their MCIT risk management and loss control consultants at **1.866.547.6516** with questions regarding vehicle use from a risk management and safety perspective. Members should work with the county attorney or other legal counsel when setting up policies and procedures to ensure compliance with applicable federal, state and local laws.

MCIT AND MEMBERS: MANAGING RISKS TOGETHER

Minnesota Counties Intergovernmental Trust is not an insurance company. MCIT is a freestanding governmental joint powers entity that operates as a risk sharing pool dedicated to providing coverage and risk management and loss control services for its members. Members include Minnesota counties and associated public entities, such as soil and water conservation districts, health and human services entities, transit agencies and other joint powers or collaborative entities. MCIT offers property, liability, auto, cyber and workers' compensation coverage.

MCIT itself is a public entity, so it has no profit motive. Its primary goal is to assist members in managing their risks and reducing losses. MCIT accomplishes this by providing coverage tailored to the exposures of local public entities in Minnesota, individualized risk management and loss control advice, and no-cost products that further help members understand and manage their risks.

