

Unum Group Vendor Automobile Safety Policy

Corporate Insurance
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Unum Group Automobile Safety Policy for Vendors

Introduction

Unum Group and its subsidiaries (Unum US, Colonial and Unum UK) collectively referred to as Unum, rely on the use of automobiles to perform certain job functions. Vehicle operations create substantial risk to the organization and must be mitigated to the greatest extent possible. In order to accomplish this goal, Unum Group has developed a formal Auto Safety Policy that will be administered by the Human Resources, Corporate Real Estate and Risk Management departments. This Auto Safety Policy establishes guidelines and procedures to be followed in order to protect the safety of individuals and property. Protecting employee drivers, their passengers and the general public is a high priority for Unum. Unum's business partners are required to place an equal emphasis on safety.

Purpose

The primary objective of the Auto Safety Policy is to reduce the frequency and severity of motor vehicle accidents and to promote a safe work environment. To that end, Unum has adopted measures to quantify and minimize the ratio of accidents to total miles driven. This can only be achieved by identifying and correcting vehicle safety hazards, developing defensive driving skills, and practicing safe driving techniques on an on-going basis.

In the normal course of business, Unum engages in relationships with Vendors and their full participation is required for success. Unum expects business partners or vendors to meet or exceed the Auto Safety Policy and will equally supportive the Vendor's program if more stringent practices are already in place. The guidelines established by this program provide the necessary controls to reduce and/or eliminate needless losses that can result from a vehicle accident. This policy provides guidelines and training which should allow Vendor employees to operate and navigate more safely while driving. To further demonstrate the importance of Auto Safety, Unum has included this policy as part of the written contract.

Scope

The Unum Auto Safety Policy for Vendors addresses:

- Responsibilities and Compliance required of Vendor and their employees;
- Vendor Auto Safety Policy requirements including:
 - Driver Qualifications
 - Driver Performance
 - Authorized Vehicle Use
 - Adherence to Motor Vehicle Laws

- Driver Safety Training
- Vehicle Maintenance

The Unum Auto Safety Policy for Vendors applies to all Unum Vendors who have employees that:

- Operate Motor vehicles owned or leased by Unum Group
- Occasionally drive motor vehicles owned or leased by Unum Group
- Operate motor vehicles owned by Vendor or employee to perform services for or on behalf of Unum
- Drive their personal vehicles for company business

Responsibilities and Compliance

It is the responsibility of the Vendor and all authorized drivers to abide by the Auto Safety Policy. Lack of compliance with this policy can result in contract termination.

Vendor & Authorized Drivers are required to:

- Comply 100% with the Vendor Automobile Safety Policy as required by the Unum Contract
- Immediately report any unsafe conditions to the supervisor and request another Company Vehicle. Company Vehicles or Non Company Vehicles with steering, brake, or other operational defects should not be driven. Any such vehicles should be towed to an authorized facility for repairs.
- Report any evidence of accident damage to Company Vehicles immediately to Unum. Call the appropriate law enforcement agencies; and report the accident to the Risk Manager immediately.
- It is the driver's responsibility to report any citation or moving violation that is incurred while driving a vehicle for either company or personal business.
- Ensure that all unattended Company Vehicles and their contents are properly locked and secured.
- Use good judgment in determining if weather or road conditions are safe for vehicle operation.

Vendor Auto Policy

Driver Qualifications

The minimum standards for a Vendor employee to qualify as an Authorized Driver are:

1. Be at least 18 years of age
2. Have two years of recent verifiable driving experience.
3. Must have a valid license issued in the state of current residence appropriate for the type of vehicle to be driven.

Driver Performance

Motor Vehicle Records (MVR) Evaluation

Motor Vehicle Records (MVR) are extremely important from a liability standpoint for all Authorized Drivers of vehicles used for company business. Vendors will obtain MVR's annually for all Vendor personnel who are Authorized Drivers. In addition, Unum maintains the right to request Vendors conduct periodic and random reviews of MVRs at its discretion.

The basic procedures for conducting an MVR check are as follows:

1. Annual MVR and Driver History checks shall be conducted by the Vendor.

Vendor personnel will not be allowed to drive for Unum if the driver has one or more of the following violations within the last 5 years:

1. Conviction for an alcohol and/or drug related driving offense;
2. Refusal to submit to a Blood Alcohol Content (BAC) test;

Vendor personnel will never be allowed to drive for Unum if the driver has:

1. Criminal conviction for automobile related offense (e.g., felony, negligent homicide, manslaughter, hit and run, etc.)

Other violations incurred in the last 3 years:

1. Any combination of four or more moving violations, "At Fault Accidents", or "Preventable Accidents";
2. Driving with a suspension, revocation or administrative restriction;
3. Leaving the scene of an accident as defined by state laws
4. Reckless driving, including speeding in excess of 25 MPH over the posted speed limit

Identification of Monitored Drivers

Vendor will advise Unum of any individuals that meet the criteria stated above. Unum will determine the eligibility of that driver to drive on behalf of Unum and the best course of action to take based on the specific circumstances.

Authorized Vehicle Use

Unum Company Vehicle

Authorized Drivers that have a Company Vehicle assigned to them to perform their jobs, may drive the Company Vehicle for Unum work purposes only. The vehicle is not to be used in the transport of materials (i.e., pulling trailers or hauling large loads) or the regular transport of people other than Unum or Vendor personnel. Carpools are not an acceptable use of the company vehicle. In the event a situation arises that requires an individual other than the Authorized Driver to operate the Company Vehicle, permission should be obtained from the Risk Manager. If an emergency arises in which the Authorized Driver is unable to safely operate the Company Vehicle, another driver may operate the

vehicle in order to get it to a safe location and must have valid driver's license and meet all of the same qualifications as the Authorized Driver.

Authorized drivers are to never allow passengers to ride other than in the passenger compartment. No one shall be allowed to physically support or steady any load while in transit. Authorized drivers should never allow an unauthorized driver to operate a vehicle for company business use.

Non-Company Vehicles Used for Unum Business

Non-company vehicles include Vendor owned autos and the Vendor's employees personal autos.

Vendor personnel who are Authorized Drivers and drive "Non-Company Vehicles" on a consistent basis for the purpose of conducting business on behalf of the Unum are subject to all the provisions and standards of this program. While using vendor owned autos for Unum business, vendor is subject to the requirements stated under Authorized Vehicle Use for Unum Company Vehicles.

Additional responsibilities to be verified by the Vendor for personal autos include:

1. Maintaining automobile liability insurance limits of at least \$100,000 per person, \$300,000 per accident and \$25,000 property damage; but in no case less than the minimum required by law for the state in which the driver resides; as well as maintain uninsured motorist coverage.
2. Maintaining current state vehicle inspection if the state requires one; and
3. Maintaining their "Non-Company Vehicle" in safe operating condition.

Adherence to Motor Vehicle Laws

Authorized drivers are required to abide by all local, state and federal motor vehicle regulations, laws and ordinances. No exceptions exist. It is the driver's responsibility to be aware of new and changing laws.

While not all inclusive, the following list outlines items that require compliance:

- Authorized drivers must possess a valid driver's license.
- Safety seat belts must be worn by all passengers and at all times when occupying a vehicle.
- Authorized drivers may not operate a vehicle when ability is impaired, affected or influenced by alcohol, illegal drugs, medication, illness, fatigue or injury.
- Headlights are to be turned on at all times.
- Authorized drivers must be knowledgeable of state specific requirements regarding the use of hand held devices while driving.

Distracted driving occurs any time the driver takes their eyes off the road, hands off the wheel and mind off their primary task of driving safely. All of these distractions endanger driver, passenger and bystander safety. Examples of distracted driving include texting, using a cellular or other electronic device, eating/drinking, grooming, reading, watching a video, extensive conversations, and tasks as simple as adjusting the radio. This type of driving is discouraged by Unum and should be avoided to the greatest extent possible.

Driver Safety Training

Training must be provided by Vendor.

All Authorized Drivers for Vendors must complete an appropriate driver's safety course as provided by the Vendor or Unum when one of the following occurs:

- New Employees placed at Unum
- Driver involved in any accident while driving at Unum's request or on Unum business
- As deemed necessary by observed unsafe driving habits if ever placed at Unum
- Annually

Vehicle Maintenance

It is the responsibility of the authorized driver of a Company vehicle to ensure that the vehicle is in safe operating condition prior to each use by inspecting and completing ongoing preventative maintenance.

The authorized driver must immediately report any unsafe conditions to the supervisor and request another vehicle. Vehicles with steering, brake or other operational defects should not be driven. Such vehicles should be towed to an authorized facility for repairs.

Unum Group will maintain Company vehicles in accordance with manufacturer and lease company standards. Unum Group facilities personnel shall perform an inspection prior to a vehicle being driven and after the vehicle is returned.

The Vendor will be responsible for maintaining their vehicles in accordance to manufacturer standards as well.

Authorized Driver's Information Package

All vehicles driven for company business should maintain an accident reporting packet in the glove box. Additionally, every Company owned or leased vehicle must have a copy of the Unum Proof of Insurance in the glove box of the vehicle.

Definitions

Authorized Driver - Any Vendor and any employee of any Vendor that has been approved by the Company to operate a Company Vehicle or personal vehicle (more than 3 days a week on a consistent basis) as part of their job.

Accident - An event in which an unsafe act or unsafe condition results in bodily injury or physical damage to a vehicle.

Company Vehicle – Any motor vehicle for which the title, or in the case of a leased vehicle, the lease agreement, is in the name of Unum.

Non-Company Vehicle – Any motor vehicle other than a Company Vehicle.

Deductible - The amount of loss paid by the policyholder before the insurance policy benefits become payable.

Collision Coverage - Physical damage protection for Unum's owned/leased automobile(s) for damage resulting from a collision with another object or upset.

Property Damage (LIABILITY) Insurance - Protection against liability for damage to the property of another not in the care, custody and control of Unum or employed driver, as distinguished from liability for bodily injury.

Third Party Liability - Acts that Unum can be held legally responsible for that affect the well being of others or their property.

Bodily Injury Liability - liability which may arise from injury or death of another person.

Personal Use – Using a Unum Company Vehicle outside of the course and scope of business for personal recreation or personal business.

Business Use – Use of a Unum Company Vehicle during the course and scope of performing Unum related business. Vendor personnel using their personal vehicle for business purposes.

Unum – Unum is defined as Unum and all of its subsidiaries.

Supervisor – Unum employee with authority/responsibility to oversee the work of other employees.

Risk Manager – Individual within Unum that purchases and administers corporate insurance coverage.

Moving Violation – A violation of traffic laws during the operation of a vehicle for which a police officer has issued a ticket

At Fault Accident- An “Accident” where the Driver received a moving violation ticket issued by a police officer.

Preventable Accident- Any “Accident” where the Driver could have avoided the accident.

Serious Accident – Any “Accident” where there is a fatality, or an injury requiring the transportation of the injured party from the accident site to a medical treatment facility.

Distracted driving - any activity that could divert a person's attention away from the primary task of driving.

Vendor - Any person or entity doing business on behalf of Unum under a contract or agreement with Unum.

Appendix A – Accident Reporting Instructions

1. Reporting Accidents

All Authorized Drivers of motor vehicles must immediately report to Unum every accidental occurrence in which he/she is involved, or alleged by others to be involved in the course of company business, regardless of how slight the occurrence.

2. Telephone Report

Call the Risk Manager at 423-294-8951 during normal office hours. Additionally, a report should be made to the appropriate insurance carrier. Authorized drivers should not unduly delay this call even if all the required information has not been obtained.

3. Striking an Unattended Vehicle or Fixed Object

If an Authorized Driver, while operating a motor vehicle on Unum business or while driving a Company Vehicle, strikes a parked vehicle or fixed object, the driver must stop immediately and attempt to locate the owner or custodian of the damaged property. If the attempt to locate the owner is not successful, the Authorized Driver must place a note securely and conspicuously in or on the unattended property, briefly describing the circumstances of the accident and stating his/her name and contact information

4. Stopping Your Vehicle after an Accident

When an accident occurs attempt to stop your motor vehicle immediately, turn off the ignition, set the parking brake, make sure that the transmission is not in gear, and switch on the four-way flashers. However, Federal Regulations require that no motor vehicle be stopped, parked or left standing whether attended or unattended, upon the traveled portion of any highway outside of a business or residential district, when it is practical to stop, park or leave such vehicle off the traveled portion of the highway. When an accident occurs within a business or residential district, do not move the vehicle unless its original position will create a hazard or unless instructed to do so by a police officer. The position of the vehicle is often helpful in determining who is responsible for the accident.

5. Emergency Equipment

Take any necessary precautions to prevent further accidents at the scene; insure the safety of the area. Set out triangles or reflectors required by the regulations and as indicated in other parts of this handbook. Position all emergency equipment to comply with Federal, state and local authorities.

6. Injury

Assist anyone who is injured, but do not move an injured person unless it is absolutely necessary to protect him/her from further danger—use common sense. Have someone arrange for proper medical assistance and keep the injured person as still and as warm as possible until help arrives. If the person is bleeding extensively, apply direct pressure to the open area and attempt to stop the bleeding or minimize it.

7. Witnesses

Do your best to locate and identify all possible witnesses. Do not ask a witness, “Did you see the accident?” Many actual witnesses are reluctant to become involved. If a witness who is operating a vehicle refuses to give his/her name, write down the vehicle license number. Be calm; do not make a scene; and be courteous and helpful. Try to be factual in responses to questions but do not admit liability, promise anything, or argue with the other individuals at the scene or with the authorities. Use the Emergency Request Card to have a passing motorist make your initial notification call for you, only when you cannot leave the accident scene. Many times you can get the police dispatcher to relay information to both Unum and your company.

8. On-The-Scene Accident Report Packet

Every driver must have in his/her possession an accident report packet which must be completely filled out when an accident occurs. The following information is of key importance.

- Date, time and exact location of the accident
- Names and addresses of drivers and owners as well as license number, make and year of other vehicles.
- Names and addresses of all passengers.
- Names and addresses of all persons injured or claiming to have been injured.
- Name and badge number of investigating police officers, and district or station to which assigned.
- Location and approximate amount of damage to other vehicles (for example: left rear bumper \$500).
- A description of the accident noting as much detail as possible, including a diagram.
- All Unum fleet cars are equipped with disposable cameras to take pictures of damaged vehicles, accident scene, etc.

Be sure to get the name and address of each and every witness. When another driver or person admits responsibility, ask that he/she complete and sign the exoneration portion of the accident packet. Regardless of the circumstances, admit nothing, promise nothing and do not argue.

9. Police Investigation

Always notify and cooperate with the police. Answer their questions explaining what happened. However, do not admit fault or sign any statement in connection with the accident without authorization from a company representative. Only answer questions asked; do not volunteer information.

10. Courtesy

Be courteous regardless of the circumstances. Never get involved in an argument.

11. Equipment and Cargo

Take every precaution to protect the equipment and car. Do not leave equipment or car unattended until help arrives.

12. Admission of Responsibility

Do not admit fault or liability for the accident. Do not sign anything without prior authorization by your company representative. Make no statements regarding the accident except to an investigation police officer or the company representative. Do not leave without prior authorization by a company representative.

13. Settlement of Claim

Do no attempt to settle any claims.

14. Written report

Report to Unum as soon as possible for an interview with management and to complete all necessary reports before your next dispatch.

Accidents are a needless waste of time and dollars. Insure the safety of the general public and yourself. Think safety—drive defensively at all times.

Please see Accident Procedures for liability in the case of an accident.

Quick Tips – Things to do in Case of an Accident

1. Notify local police, sheriff or highway patrol.
2. If an accident occurs at night, on a weekend or holiday, you need to locate your insurance carrier claims facilities list from inside the accident packet and call the office nearest to you. You will reach a recording where a message can be left or if the accident is serious (severe injuries or death) call the emergency number that is provided at the end of the message
3. **Accidents are to be reported immediately** and an accident report is to be filed within 24 hours.
4. Call Unum to report the accident: Risk Manager at 423-294-8951
5. Call you company to report the accident
6. Obtain, if possible, supplementary information
 - a. Witness statements
 - b. Police reports
 - c. Driver's supplementary statements
 - d. Photographs (if available or possible), etc.
7. Report accident to supervisor as soon as practical
8. Notify the appropriate insurance carrier

Appendix B – Accident Reporting Form

DRIVER NAME _____ ACCIDENT NO. _____

Date of Loss _____ Time _____ am pm

Tractor No. _____ Damage _____ Photos: Yes No

Trailer No. _____ Damage _____ Towed: Yes No

Our Driver _____ Injuries: Fatal Serious Minor None

Home Address _____

(STREET, CITY and ZIP)

Age _____ Home Phone _____ Driver's License No. & State _____

#2 Driver _____ Injuries: Fatal Serious Minor None

Home Address _____

(STREET, CITY and ZIP)

Age _____ Home Phone _____ Driver's License No. & State _____

Year & Make of Vehicle _____

Owner of Vehicle _____

#2 Insurance Unum Name _____ Insurance Phone _____

Address _____

Shipper _____ Cargo _____

Shipper Notified _____ Reported to: _____ Reported by: _____

(DATE and TIME)

Reported to: _____ Reported by: _____

Consignee Notified _____
(DATE and TIME)

Info taken by _____ Reported to CLN personnel: _____

Police at scene Yes No What Dept. & Address? _____

Officer's Badge No. _____ Name _____

Our Insurance Co. notified _____ Reported to: _____ Reported by: _____
(DATE and TIME) _____

Adjuster notified _____ Reported to: _____ Reported by: _____
(DATE and TIME) _____

Adjuster Name _____ Phone # _____