

COURTESY CAR

Ah Yes, the Crew Car

By Thomas H. Chappell

We all use the crew car when one is available. We fly to the desired airport and taxi to the FBO planning only a short stay. As a professional pilot, our passengers are picked up by a prearranged source of transportation with a planned return in just a couple of hours. Lunch seems in order. Even pilots need to eat, you know. So we impose upon our host FBO for a ride to a local restaurant and the counter lady throws us the keys to their crew car. It may not be the greatest or newest car in the world, but it gets us where we want to go and it is free.

Or maybe we are an owner/operator. A similar scenario develops, and we find ourselves in a borrowed automobile in a strange city following poor directions just to have a light lunch. Sound familiar? It happens every day all over the United States. We have all done it, and there is nothing wrong with the practice of borrowing a crew car if we prepare for a possible accident.

From the FBO's view, they are loaning an "old" car to someone they don't know. Rarely am I ever asked to show evidence of a driver's license much less evidence of insurance. No determination is made whether I am borrowing the car personally or on behalf of my company. Often, I have kept the car overnight and returned it the next morning. In this case, dinner is in order and, of course, what is dinner without a couple of drinks and a glass of wine?

From either perspective, we are setting up the perfect train wreck. As an FBO, they are risking the assets of the company if the "non-owned" driver is negligent and his actions result in a bodily injury accident. From our perspective as borrower, we could make a mistake resulting in an accident or we could be the victim of an accident caused by a poorly maintained crew car.

The practice of borrowing or renting a car from an FBO is good if we plan and prepare for the unthinkable. First, declare who is borrowing the car. Is it you or your company? This is often determined by the credit card used to pay for the use of the automobile if it is a rental. Second, be prepared to offer evidence of insurance that includes both non-owned physical damage and non-owned liability.

When traveling, the ability to show evidence of liability insurance is problematic. Many states require that evidence of auto insurance be carried in the automobile and available should it be requested by a law enforcement officer. But when we are on the road, we seldom think to carry our insurance cards with us, leaving us without proof of insurance. This could lead to big problems in the event of an accident in a non-owned vehicle. It really doesn't matter if the car is borrowed or rented.

Does your policy include coverage for non-owned auto liability and non-owned physical damage? This coverage is very inexpensive and should be carried on both your company's policy and on your personal family automobile policy. Insurance cards are often lacking in showing additional coverages such as the non-owned coverages.

In most cases, the family automobile policy cannot be endorsed for this coverage. It is either included in your policy form or the coverage does not exist in the policy. Non-owned coverages can be a great comfort whether you are borrowing or renting a car. In commercial automobile policies, the coverage must be specifically included in the policy or endorsed if added after the policy issuance. In addition to the evidence of insurance, you may be asked for your driver's license.

Being able to provide evidence of insurance and a driver's license is only part of our recommendation. A little risk management is also in order here. Make sure the car you are renting or borrowing does not have any pre-existing damage. Do a walk-around of the vehicle before you drive away. Confirm with the FBO or rental agency any damage you find. Upon the return of the vehicle, confirm with the FBO that the automobile has received no further damage.

In review:

- Declare whether you are using the car as an individual or company.
- Be prepared to show evidence of insurance if asked.
- Do a walk-around in search of prior damage before accepting the vehicle.
- When you return the vehicle, confirm with the FBO no additional damage has been done.

Now you can drive with confidence. ➔