MISSION ZERO+

QUALITY STANDARD FOR
THE ROAD FLEET SECTOR

INSURANCE MODULE

INSURANCE MODULE OVERVEIW

Mission Zero is a Quality Standard for the road fleet sector and will assist the operator, as much as reasonably practicable, to ensure that they are operating in a safe, efficient, and compliant way.

The Mission Zero Standard also allows the operator to meet extra requirements, through our Mission Zero+ Advance Transport Modules, that may be stipulated by third party organisations (under procurement processes or insurance obligations) or as a method for an operator to demonstrate a greater commitment to safety and/or sustainability.

The Mission Zero+ Insurance Module has been specifically designed to ensure that an Accredited Operator is continually monitoring, analysing and seeking improvements in reducing Work-Related Road Risk during the term of their accreditation, therefore mitigating the risk of incidents and any associated insurance claims.

This document describes the additional module requirements that must be met for the Mission Zero+ Insurance Module to be awarded to an Accredited Operator.

Who should undertake the Insurance Module?

Although all Accredited Operators are encouraged to adopt the requirements of the Insurance Module to support ongoing improvements in the reduction of Work-Related Road Risk, only operators with a qualifying insurance policy from Everywhen (www.missionzero.org.uk/insurance-module/) are mandated to undertake these requirements to receive the insurance policy enhancements. Those operators with a qualifying insurance policy who are operating less than five vehicles DO NOT need to undertake the Insurance Module requirements.

Version

Please check the Mission Zero website (www.missionzero.org.uk/insurance-module) to ensure that you are using the latest version of this document.

Version 1.0

March 2026

ACHIEVING MISSION ZERO+

INSURANCE MODULE AWARD

An operator must achieve and maintain Mission Zero Accredited Status for the Mission Zero+ Insurance Module to be awarded and remain valid.

An Accredited Operator can request a Mission Zero+ Insurance Module at any time during their current accreditation term without the need of undertaking another Mission Zero audit. If an operator has a valid Mission Zero accreditation, then only the Mission Zero+ Insurance Module audit(s) will need to be undertaken.

The Mission Zero+ Insurance Module consists of two audits:

1. **Initial Audit** – an audit of mandatory requirements that must be met before the Mission Zero+ Insurance Module can be awarded.

2. **Mid-Term Audit** – an audit of mandatory requirements that must be undertaken by an Accredited Operator during the first five months of the Mission Zero+ Insurance Module being awarded.

The following describes each of the additional requirements that must be met for the initial and mid-term audits, and the numbering of each requirement relates directly to that of the numbering within the Mission Zero Standard.

Where this icon is displayed throughout this document, a supporting template or document is available for an operator to use free of charge. Once you have registered your insurance policy details on the Mission Zero Accreditation Portal (MZAP), all free templates, training and documentation is available to download under the ‘Insurance’ tile on the MZAP dashboard.

INSURANCE MODULE
INITIAL AUDIT REQUIREMENTS

The following describes each of the additional requirements that must be met for the INITIAL AUDIT ONLY and the numbering of each requirement relates directly to that of the numbering within the Mission Zero standard.

3.6 Continuing Professional Development

A programme of Continuing Professional Development (CPD) must be in place for each member of staff involved in the transport operation. The CPD programme must comply with the DfT Driver CPC training requirements and cover the driver's legal obligations.

The CPD programme for each driver must include:

- ✓ Awareness of speeding, in-vehicle distraction and fatigue completed in the past twelve months.

Awareness training may be delivered via eLearning, classroom learning or in-company briefing sessions.

The Insurance Module training requirement must be completed within 90 days of the Insurance Module being awarded.

INSURANCE MODULE
MID-TERM AUDIT REQUIREMENTS

The following describes each of the additional requirements that must be met for the MID-TERM AUDIT ONLY and the numbering of each requirement relates directly to that of the numbering within the Mission Zero standard.

1.6 Driver health and impairment

The operator must conduct monthly analysis to establish trends, to seek improvements and reduce the risks as much as reasonably practicable, covering the following:

- Number of eyesight checks not completed within the last 6 months
- Number of drivers reporting or undertaking work while not fit to drive.

1.7 Drug and alcohol testing

A policy and supporting procedure must be in place that also includes the actions to take when suspecting impairment through drugs or alcohol for drivers and other staff involved in the transport operation.

Drug and alcohol testing must be conducted:

- Routinely, randomly, or unannounced
- After involvement in a road traffic collision, incident, or near-miss
- Pre-employment or at the start of a specific contract.

The operator must conduct monthly analysis to establish trends, to seek improvements and reduce the risks as much as reasonably practicable.

1.9 Transport Infringements

The operator must conduct monthly analysis to establish trends, to seek improvements and reduce the risks as much as reasonably practicable, covering the following:

- Average number of speeding offences per driver
- Average number of overloading offences per driver
- Average number of Mobile Communication Device offences per driver.

2.1 Drivers hours and working time

The operator must conduct monthly analysis to establish trends, to seek improvements and reduce the risks as much as reasonably practicable, covering the following:

- Average number of working time directive infringements per tachograph day
- Average number of drivers' hours infringements per tachograph day
- Average number of overspeed infringements per tachograph day.

4.6 Inspection frequency

The operator must conduct monthly analysis to establish trends, to seek improvements and reduce the risks as much as reasonably practicable, covering the following:

- Number of Preventative Maintenance Inspections (PMI) that were missed or were incomplete
- Number of Preventative Maintenance Inspections (PMI) that were undertaken late.

4.10 Walk around checks

The operator must conduct monthly analysis to establish trends, to seek improvements and reduce the risks as much as reasonably practicable, covering the following:

- Number of pre-journey checks that were missed or incomplete.

4.11 Driver defect reporting

The operator must conduct monthly analysis to establish trends, to seek improvements and reduce the risks as much as reasonably practicable, covering the following:

- Total number of vehicles with one or more driver-reported defects
- Total number of vehicles with previously reported defects that are still present at Preventative Maintenance Inspection (PMI)
- Total number of vehicles where driver-reportable defects were discovered at Preventative Maintenance Inspection (PMI).

For all enquiries, please contact

T 03333 240 000
E enquiries@missionzero.org.uk
W missionzero.org.uk

Mission Zero Group Limited

A2, Devonshire Business
Centre Works Rd
Letchworth Garden City
Herts
SG6 1GJ