

THE INSURANCE ADVISOR

For America's Churches and Related Ministries from Brotherhood Mutual and Its Agents

15-PASSENGER VANS REQUIRE SPECIAL SAFETY PRECAUTIONS

ISSUE 27—HOW CAN YOU AVOID ROLLOVERS?

Because of their original design, 15-passenger vans don't comply with many of the safety requirements that apply to passenger cars or school buses.

If your church or ministry uses 15-passenger vans, you should be aware of two advisory warnings on their use issued by the National Highway Traffic Safety Administration. The first warning was issued in April 2001, and several fatal crashes involving trips by religious groups led the federal agency to issue a second advisory a year later.

According to the traffic safety agency, a 15-passenger van that's fully loaded with 15 or more occupants has a rollover risk six times greater than one with fewer than five occupants. The rollover risk is nearly three times greater with 10 to 15 occupants than with fewer than five. Between 1990 and 2000, 388 of these vans were involved in rollover crashes that killed 424 people. The National Transportation Safety Board says 15-passenger vans are involved in a higher number of single-vehicle roll-

overs than are other passenger vehicles.

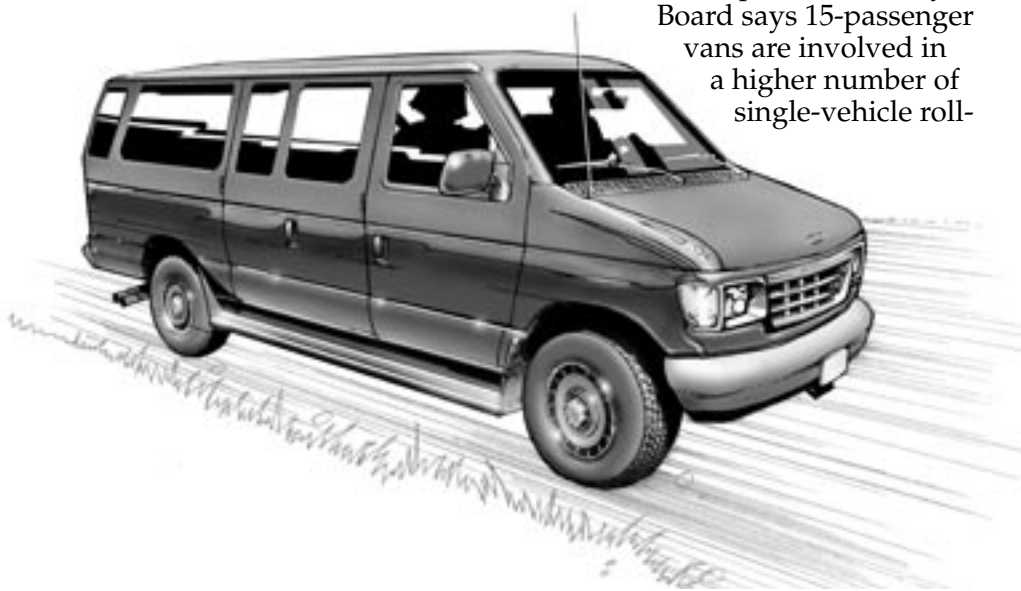
DESIGNED FOR CARGO

Fifteen-passenger vans were designed to carry cargo and were later fitted as passenger vehicles. However, because of their original design, they don't comply with many of the safety requirements that apply to passenger cars or school buses.

When more than 10 people occupy the van, the passenger weight raises the center of gravity and shifts it to the rear. This makes 15-passenger vans more likely to overturn in an emergency. Also, because these vans are substantially longer and wider than cars, they require more space for changing lanes and more time for braking.

Most 15-passenger vans have single rather than dual rear wheels. This means they don't have enough rear traction when fully loaded to safely perform emergency steering maneuvers. A sharp turn in an emergency could cause rear tire slide, or fishtailing.

The glass used in 15-passenger vans raises another safety concern. Most passenger vehicles use laminated glass, but these vans use tempered glass, which is less likely to keep occupants



Having both an experienced driver and passengers wearing seat belts could make the difference between survival and death.

from being thrown out of the vehicle during a collision.

STEPS TO TAKE

If your ministry uses 15-passenger vans, you may be able to reduce the risk of accidents by following these precautions:

- Take no more than nine occupants.
- Remove the rear seat to make sure that passengers sit in front of the rear axle, and load occupants from the front.
- Keep the rear area free of as much luggage or equipment as possible to prevent overloading.
- Require occupants to wear seat belts at all times. Create a written policy to this effect, and make drivers responsible for enforcing it.
- Carry nothing on the roof.
- Inspect tires monthly to make sure they're properly inflated and that the tread isn't worn down.
- Bar the use of vans between midnight and 6 a.m. The combination of driver fatigue and poor visibility after dark can be dangerous, even deadly.
- Prohibit each driver from operating the vans for more than 10 hours in any 24-hour period. Have more than one qualified driver for trips of more than 6 hours, and have

them rotate shifts every 2 hours.

- Make specific training in the use of 15-passenger vans a requirement for drivers, and have them repeat the training every two or three years. The National Safety Council offers courses in van safety. Consult its Web site at: www.nsc.org.

EXPERIENCE AND BELTS

Jeffrey Runge, administrator of the federal highway traffic safety agency, said the main causes of the fatal accidents involving 15-passenger vans were the inexperience of the drivers and the failure of passengers to wear seat belts. Having both an experienced driver and passengers wearing seat belts could make the difference between survival and death, he said.

Safety considerations apply regardless of the distance in which you're planning to travel in a 15-passenger van. Some church leaders believe there isn't as much of a risk if they use their vans only for short local trips. However, government figures indicate that 70 percent of all van accidents occur within a 25-mile radius of the van's home base.

For more information on safety concerns involving 15-passenger vans, consult the National Traffic Safety Administration's Web site at www.nhtsa.dot.gov.



Brotherhood Mutual
Insurance Company

Insuring America's churches and related ministries

6400 Brotherhood Way • P.O. Box 2227 • Fort Wayne, IN 46801-2227 • 1.800.876.4994 • www.brotherhoodmutual.com