

THE INSURANCE ADVISOR

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

MANAGING CHURCH-OWNED AND OPERATED VEHICLES

ISSUE 8—HOW CAN YOU MAKE YOUR BUS AND VAN MINISTRIES SAFE?

Remember, selecting competent and qualified drivers is your best safeguard against accident and injury.

Vehicles owned and operated by your organization are probably the greatest liability threat to be managed by your leaders.

An accident involving a busload of children can be devastating. Mending broken bodies, hearts, and lives is something no church wants to experience. Yet through carelessness, many families suffer just such a catastrophe.

However, the good news, is that many accidents can be prevented by following some rules for the road.

GUIDELINES FOR VEHICLES

- Don't purchase or keep vehicles unless you can afford to maintain them in top mechanical condition.
- Assign a reliable individual or team the responsibility to oversee the maintenance and vehicle operation policies of church and school vehicles.
- Develop a written maintenance program for each vehicle and document completion of scheduled maintenance work. Maintenance should be done by qualified mechanics.
- Develop and enforce a written vehicle operation policy addressing issues such as driver eligibility (age, driving record, etc.); vehicle usage rules; and vehicle storage and security.
- Equip your vehicles with every warning and safety device permitted by your state codes.
- Make sure each passenger has a working seat belt.



*When planning a long bus trip,
chartering a commercial bus is
your safest option.*

GUIDELINES FOR DRIVERS

- Make sure all drivers comply with state laws, obtaining a commercial driver's license (CDL) when required. Generally, a CDL is required for operators of vehicles with a gross weight over 26,000 pounds or vehicles designed to transport more than 16 persons (including the driver).
- Develop and enforce a rigid driver eligibility policy. Obtain driving records on all drivers before permitting them to operate a vehicle. Your church or school may be judged negligent for allowing someone with a poor driving record to operate the vehicle.
- Never allow young, inexperienced drivers to operate your vehicles.
- Instruct and train drivers how to operate large vehicles, perform pre-trip inspections, and use emergency highway safety equipment.
- Familiarize drivers with routes which are new to them. Note unusual hazards such as speed zones and railroad crossings
- Obey traffic laws at all times.

- Don't operate the vehicle when bad weather makes driving hazardous. It's better to postpone or delay the trip than run the risk.
- For long trips, have a sufficient number of drivers to ensure that no one has to drive for more than a three-hour stretch.
- If you plan to pull a trailer, make sure the driver is qualified and has experience in this type of operation

GUIDELINES FOR SUPERVISION

- Provide adult supervision when transporting children. Develop and enforce a code of conduct for passengers. Don't allow passengers to move about while the vehicle is in motion.
- Teach drivers how to manage the "critical moment" when children are entering or leaving a vehicle.
- Young children should always be escorted across traffic when entering or leaving a vehicle.
- If you plan to pull a trailer, make sure the driver is qualified and has experience in this type of operation.



Brotherhood Mutual
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