



The Road to Safer Transportation



**Church
Mutual**
INSURANCE COMPANY

The Protection SeriesSM

Steps you
should take to
avoid problems
on the road.

*More than a century ago,
Church Mutual Insurance
Company was founded* to offer

insurance protection for worship centers. Today, we protect more congregations than any other insurance company. During the years, we've expanded our market to include schools, camps and conference centers and senior living communities.

The purpose of this booklet is to define some of the problems that can occur while providing transportation for others, whether you're driving a group by car to a skating party in town, busing a choir to a performance miles away or transporting a van full of campers to a remote location.

Outlined here are some steps you can take to avoid problems on the road. It is not intended to be a complete safety manual. Church Mutual offers customers other transportation safety materials — videos and safety checklists — and we encourage you to view and read them.

We hope you'll use these safety tips together with your own good judgment to make traveling with your group as safe and enjoyable as possible.

Sincerely,



Michael E. Ravn

CEO

Church Mutual Insurance Company



Move toward safety.

Many of us don't realize the importance of taking safety precautions until it's too late. Each year more than 30,000 lives are lost in transportation-related accidents in the U.S. Sadly, most of these accidents can be attributed to basic safety violations or to poor vehicle maintenance practices. Of course, there's no foolproof formula to ensure your group's safety on the road. But there are steps you can take to reduce the possibility of accidents.

Remember, this booklet is not to be used as a substitute for comprehensive driver training programs. But by following the tips in this booklet, you'll have a head start in keeping your activities accident-free.



Safety is in the driver's hands.

The lives of your members should be entrusted only to the most capable drivers. So drivers must be selected carefully. This checklist can be helpful in finding a driver with the best qualifications. We strongly suggest that you ask for and check references of all drivers.

OK NEEDS WORK

- Attitude.
- Age (minimum age of 25 is recommended).
- Driving record.
- Experience (references).
- Physical condition (physician's report).
- Possession of commercial driver's license and experience operating larger vehicles (if job entails driving a bus or large van).



Driver education.

If you can ensure that your vehicles are always controlled by a well-trained driver, the risks involved in transporting your group will be dramatically reduced. Although you can't retrain every driver on the road, you can allow your drivers to make their mistakes in a classroom or on a practice drive — without the lives of your passengers at stake.

- Send your drivers to a qualified defensive driving training program.
 - Several public agencies are approved by the National Safety Council to provide defensive driving instruction. Call (800) 621-7615 or visit www.nsc.org to learn more.
- If possible, engage drivers who are experienced with buses or larger vehicles.
- Contact your state's department of transportation (or a similar agency) for information on licensing and operational requirements in your state.



Taking care of vehicles.

No matter if your group is planning to travel out of town or just a few blocks, your bus, car or van needs to be checked by the driver before each trip. Establish a maintenance routine for all vehicles by using the checklist on the following page. A three-minute video regarding pre-trip vehicle inspections is also available to guide you through this checklist on our website, www.churchmutual.com.

Before entering the vehicle:

OK NEEDS WORK

- Look under your vehicle for fluid leaks.
- Check engine for loose wires, hose connections and belts.
- Check oil level.
- Check coolant level.
- Check washer fluid level.
- Check battery.
- Check tires for tread wear and air pressure.
- Make sure wheel lugs are secure.

Inside the vehicle:

With the transmission in neutral and the parking brake on, start the engine and allow it to warm up for the remainder of the inspection.

OK NEEDS WORK

- Listen for unusual engine noises.
- Check all gauges and warning lights, oil pressure, AMP meter, temperature and fuel.
- Check all switches.
- Test horn.
- Check fans and defrosters.
- Test wipers and washers.
- Check vents.
- Examine the cleanliness and condition of interior — steps, floor, seats and seat belts.
- On buses, check the operation of emergency door and buzzer or light.
- Move vehicle slightly and check brakes.
- Check the holding power of the parking brake.

OK NEEDS WORK

- With the help of an observer, check brake lights, signal lights, hazard warning lights and red flashers.
- Check inside and outside mirrors.
- Make sure emergency equipment — fire extinguisher, flares and reflectors — is in place.
- Check first-aid kit.

Important: While the engine is running, recheck the exterior of the vehicle in the following areas:

OK NEEDS WORK

- Look under the vehicle for fluid leaks.
- Check tailpipe and exhaust system for leaks, and to ensure that exhaust pipe extends to the bumper or beyond the side of the vehicle.

Remember...

A good vehicle-maintenance program should include regular brake checks, thorough semiannual inspections by a qualified mechanic and a continual review of the condition of each vehicle, especially the tires. Vehicle condition reports should be written by the driver after each trip to call attention to malfunctions or suspicions about possible problems.

Use of passenger vans as school buses.

Federal law prohibits dealers from selling or leasing a motor vehicle with a capacity of more than 10 people for transporting students to and from school or school-related activities, unless the vehicle complies with the applicable Federal Motor Vehicle Safety Standards for school buses. Some states also prohibit the use of such vehicles for school transportation. Whether your state does or does not prohibit their use, consider the safety of your pupils and the increased exposure to legal liability when selecting a vehicle.

Special alert regarding 15-passenger vans.

Despite alerts from Church Mutual and the National Highway Transportation Safety Administration (NHTSA), the number of rollovers and other accidents involving 15-passenger vans continues to escalate. The NHTSA has found that 15-passenger vans are nearly three times more likely to roll over when carrying 10 or more passengers than the same van carrying five or fewer passengers. Most of the accidents have been initiated by tire blowouts. If you use large vans, please use the following precautions:

- Inspect the vehicle from front to back and pay close attention to the tires — frequent checks of tire tread wear and inflation are essential.
- Driver selection — only mature, experienced drivers should operate this vehicle.
- Don't overload the van — an overloaded van is more likely to cause a tire blowout. Always fill the front rows of the seats first, leaving any open seats in the rear row(s).
- Buckle up — the driver and all passengers should wear seat belts.
- Take frequent breaks.
- Obey posted speed limits.

To learn more about 15-passenger van safety, visit www.churchmutual.com/transportation.

There, customers can access a transportation safety video, driver's checklist, 15-passenger van dashboard alert and more.



Pulling a trailer.

Pulling a trailer requires some additional steps prior to a trip, as well as while you are on the road. If your group is pulling a trailer, the pulling vehicle should be equipped with mirrors on both sides enabling the driver to see along both sides of the trailer. The driver should be experienced at pulling a trailer and know how to properly back one up. Remember, a vehicle pulling a trailer requires more space to turn and more distance to stop. It is a good idea for the driver to practice braking, turning and backing up before taking the trailer on the road. A large, empty parking lot works well for practicing.

Similar to your vehicle, a trailer must be regularly inspected and maintained. You should inspect your trailer before each trip. Start at the tongue and perform a visual inspection around the entire trailer. Look closely for any rust that is forming. Most rusty spots can be treated with rubbing compound or with light sandpaper. Don't forget to look at the trailer's undercarriage. Grease the trailer regularly and repack the wheel bearings annually. An inspection of the vehicle's hitch also is needed.

Areas to check before each trip:

OK NEEDS WORK

- ○ The hitch mechanism should be free from dirt and rust, and the cap and jaws, which attach around the ball, should be free from rust pockets and cracks. Oil the mechanism and make sure all moving parts are working smoothly. Check for any loose bolts. The vibration of road travel can loosen them.
- ○ The tow ball and coupler must be the same size.
- ○ Safety chains should be securely attached to each side of the tongue and should be long enough to crisscross and attach to the towing vehicle.
- ○ Inspect the electrical cables and plug for wear.
- ○ Check the trailer's taillights, turn signals, brake lights and emergency flashers.
- ○ If your trailer is equipped with brakes, follow the manufacturer's maintenance and inspection guidelines.
- ○ When loading a trailer, try to keep the load as balanced as possible.



Responsibilities on the road.

Once it is determined that the vehicle is safe for travel, the driver's responsibility is to drive safely. The following tips can help drivers stay in control at all times.

Defensive driving.

The safety of your passengers depends on things the driver sees and does. Drivers should know what is happening in every direction. Remember the keys to defensive driving:

- Keep your eyes moving.
- Be courteous to other drivers.
- Use caution.
- Plan ahead.
- Maintain proper following distances.
- Be prepared for the unexpected.

Require full attention.

Establish a policy prohibiting the use of cellphones and other electronic devices while driving. Drivers should never use these devices while operating the vehicle. Cellphones should be silenced and stowed during travel to avoid temptation to use them. If it is necessary to take a call, the driver should pull over and come to a full stop before doing so.

Recognize human limitations.

Even the best drivers have built-in limitations. And if you're driving a larger vehicle, you might be forced to drive with limited visibility to the rear. Obviously, you can't remove these limitations. But drivers can try to understand them and compensate for them.

Reaction time.

Some people might react a little faster or slower than others, but on the average, drivers take one second to realize that a reaction must be taken. Remember that in one second your vehicle travels approximately 60 feet at 40 miles per hour. Here are some things that might affect reaction time:

- Illness or fatigue.
- Highway hypnosis.
- Anger or preoccupied thoughts.
- Effects of alcohol or other drugs.

Safe driving — weather or not.

No matter what time of year it is, your group might encounter inclement weather. That means drivers must use extra caution to keep passengers safe. Here are some ways to minimize the effects of foul weather on the safety of your group:

Reduced visibility —

- When visibility is reduced, whatever the reason, turn on headlights and clearance lamps.
- Low beams are recommended for driving in fog or snow.
- If you can't see a safe distance ahead, reduce speed or pull off the roadway and stop.
- Use the center line or edge of the roadway as a guide when visibility is reduced.

Wet pavement —

- Remember, highways are most slippery just after rain starts to fall.
- Reduce speed.
- Increase following distances.

- Keep to the right to allow room for maneuvering to the side of the road if evasive action becomes necessary.
- Don't lock the brakes. Apply brakes intermittently when stopping. For vehicles with an anti-lock braking system, follow manufacturer's instructions.
- Make sure the vehicle has good tires with deep tread to maintain traction and maneuverability.

Ice and snow —

- Accelerate gently and release the clutch slowly.
- If your wheels start spinning, ease up on the accelerator.
- Shifting to a higher gear might reduce wheel-spinning.
- Don't lock the wheels when braking. Locked brakes often cause skidding. For vehicles with an anti-lock braking system, follow manufacturer's instructions.
- If possible, stop in clear or sanded patches of roadway to improve traction when you start out again.
- Use the engine and transmission as a brake. Downshifting is often more effective than brake application.
- Increase following distances.
- Drive at a steady, reasonable speed to compensate for reduced vision when snow is blowing.
- Remember, if you have trouble making your stop, other drivers are having the same problem. Consider this before allowing passengers to leave the vehicle or cross the road.



Highway emergencies.

Even perfectly maintained vehicles can break down once in a while. Here, step by step, is the best way to handle emergencies on the road:

- Turn emergency flashers on.
- Raise the hood.
- Tie a white handkerchief to the antenna or left door handle.
- Place traffic warning signals at the following locations:
 - At the traffic side of the vehicle, about 10 feet from approaching traffic.
 - Approximately 100 feet to the rear, in the center of the occupied lane.
 - Approximately 200 feet to the rear, in the center of the occupied lane.
 - Use flares at the intervals described above, on the shoulder of the road.
- Stay in the vehicle until help arrives, or send two adult passengers for help.
- Keep a list of local emergency phone numbers in each vehicle, including:
 - Sheriff
 - Police
 - Hospital
 - Mechanic



Especially for bus drivers.

Your bus driver is faced with certain unique situations that drivers of smaller vehicles don't normally confront. The suggestions below will help maximize your group's safety while traveling in buses.

- Keep doors closed when moving, except when crossing a railroad track.
- Never lock the emergency door when passengers are on board.
- Transport authorized passengers only.
- Prohibit standing. Never transport more than the posted number of passengers.
- Keep children out of the back row of seats, except when the bus is filled, to protect against injury in case the bus is rear-ended.
- Prohibit smoking when children are on the bus.
- Make smooth starts and stops.
- Because of fire hazard, fill the fuel tank only when there are no passengers on the bus.
- Maintain your time schedule, but never at the expense of safety.
- Never leave the bus unattended.
- Keep packages, coats and other objects out of the aisle.
- Watch for clearances (bridges, overpasses, etc.).
- Pick up and drop off passengers in such a manner that they are not required to cross streets.
- Do not load equipment or suitcases on top of the vehicle in such a manner that the vehicle becomes top-heavy.

NOTE: A good bus driver would never think of using the size of the bus to gain an advantage in traffic.

Out of the flow of traffic.

A startling number of accidents occur on the road outside the bus. Here are some tips to pass on to passengers to keep them out of the way of passing traffic:

- Walk on the left shoulder of the road if there is no sidewalk.
- Look carefully before crossing the street.
- Be aware of vehicles around you.
- Stay in a single file line.
- Don't crowd or push.
- Hold the handrail while walking up the steps.
- Go directly to your seat.
- Never stand or play in the loading zone.
- Move away from the bus as soon as you exit.

Maintaining control.

Maintaining discipline and control over a vehicle full of noisy young passengers might be one of a driver's greatest challenges. Unfortunately, noise and confusion are part of the driver's environment.

How confusion is handled can make the difference between a safe trip and a tragic one.

- Recognize the problem. When something unacceptable occurs, point it out.
- Use a positive approach. Let passengers know how to act rather than how not to act. Look for good qualities and make it known when you are pleased with their behavior.
- Maintain a calm attitude. A driver who stays composed in an emotional situation has a stabilizing effect. Shouting or engaging in arguments with passengers soon becomes ineffective. Think before you speak.
- Reprimand in private. Never embarrass or humiliate a youngster in front of friends, or the original problem could be compounded.

- Discipline safely. A driver of a moving bus needs to focus all concentration on the road. If it becomes necessary to discipline children, stop the bus in a safe place off the road. The mere act of stopping might help correct a situation.

Rules for passengers.

Take the time to give your group a review of these important habits that really make a difference in keeping risks to a minimum.

OK NEEDS WORK

- Always follow the driver's instructions.
- Talk quietly.
- Stay seated while vehicle is in motion.
- Be courteous to the driver, other passengers and passing motorists.
- Take care not to damage the vehicle.
- Keep head and hands inside windows.
- Ask permission before opening windows.
- Help the driver by being extra quiet at railroad crossings.
- Always wear your seat belt, if one is provided.



Transporting disabled people.

Transporting disabled people requires lots of patience and understanding. Follow these tips to help make their ride safe and comfortable:

- When raising or lowering persons on the power ramp, hold on to the wheelchair. Make sure the wheelchair is locked.
- Secure the wheelchair first, then the occupant.
- Be aware of special health and behavioral problems.

- Practice vehicle evacuation before your departure.
- Have an understanding with parents of minors on their involvement in loading and unloading the passenger at home.



What to do in case of an accident.

You can set up your own emergency procedure and distribute it at the organizational meetings for all activities. That way, everyone will know what to do if an accident or injury should occur, and the victim will receive help as quickly as possible. In case of serious accidents, even a few minutes can be critical.

- First, make the injured person as comfortable as possible. **DO NOT ATTEMPT TO MOVE THE INJURED PERSON.** Keep him or her warm. Administer first aid only if you have the proper training.
- Without leaving the injured person unattended, send someone to call for help.
- Next, call an ambulance and the police or fire departments as necessary. It's best to call directly, rather than dialing the operator. Don't forget to give the location clearly and distinctly.
- Get the names and telephone numbers of any witnesses.
- As the driver involved in the accident, you might be, understandably, upset. To avoid undue panic, call the pastor (or another designated person) and allow him or her to explain the status of the situation to the injured person's family.
- Cooperate with police and fire department investigators. If you are a witness, you can answer questions about the accident. Provide investigators with your list of witnesses.

- As soon as possible after the injured person has been provided for, and a preliminary investigation has been made, inform your insurance agent of the accident. Tell what happened simply and factually. Provide the names of any witnesses. This will facilitate fast, equitable settlement of claims for those injured.



For additional safety information, contact:

Church Mutual's risk control department, The National Safety Council, your local chapter of American Red Cross® or your local police, fire department or state patrol. In most cases, information is free.

Emergency Telephone Numbers

Keep this list handy in case you have a local emergency.

Police: _____

Fire: _____

Ambulance: _____

Hospital: _____

Pastor: _____

Emergency Contact: _____

Church Mutual Insurance Company: (800) 554-2642

Other Protection Series Booklets.

Visit our website at www.churchmutual.com to view, print or download additional copies of this booklet and others in the Church Mutual Protection Series at no cost.

- Crime-Proof Your Worship Center
- Fire Safety at Your Worship Center
- Make Activities Safer for Your Congregation
- Recognizing Your Liability Risks
- Safety at Your Playground
- Safety Begins With People
- Safety Outside Your Worship Center
- Safety Tips on a Sensitive Subject:
Child Sexual Abuse
- Weather Protection for Your Ministry
- Youth Safety and Your Congregation

Also available for customers is our video *The Road to Safer Transportation*. The 15-minute video provides tips on how to make sure your car, van and bus trips are safer and more enjoyable. Learn pre-trip checks, safe driving tips and what to do if there's a breakdown or accident. A 3-minute *Pre-Trip Vehicle Inspection* video is available for all to view online too.

For more information, contact info@churchmutual.com.

Para obtener asistencia inicial en español puede telefonar al (800) 241-9848 o enviar un correo electrónico a la dirección espanol@churchmutual.com.

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