

# 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.



Louis Blosch Insurance Agency • 9726 E. 42nd St., Suite 210, Tulsa, OK 74146 • 918.664.7100

*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.

### **Louis Blosch Insurance Agency**

---

We insure over 300 churches in North East Oklahoma. We offer this information to help you better administer your church business. The less time you spend on problems which arise from a claim is more time you

can spend spreading the good news of Jesus Christ.

Our team professionals are Louis Blosch, Jerry Hendon, Chuck Lewis, Guy Landes and Clayton Haggard.



**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](http://www.brotherhoodmutual.com)