

Sample Driver Selection Guidelines

It is a strongly recommended best practice for all organizations allowing staff or volunteers to operate a vehicle on behalf of the organization to first require an annual motor vehicle record (MVR) check to be completed for each potential driver. Organizations should then use the results of the MVR to either accept or deny potential drivers based on their driving history. This decision should be made in accordance with a set of criteria developed and documented by the organization within a transportation policy.

Relevant factors when selecting drivers may include prior citations, time passed since relevant citations, valid licensure with any necessary endorsements, driving experience, physical or cognitive disabilities, participation in defensive driving courses and more. Church Mutual Insurance Company, S.I. (a stock insurer)¹ policyholders need to determine what they consider to be acceptable or unacceptable MVR results based on the nature of the driving to be done.

Although Church Mutual® neither requires nor recommends any particular set of criteria, common driver disqualification criteria include the following:

None of the following driving violations within the past 5 years:

- Driving under the influence of alcohol or drugs.
- Driving with an open container (alcohol).
- Reckless/careless driving.
- Speeding in excess of 14 mph over the speed limit.
- Hit and run.
- Eluding a police officer.
- Driving with a suspended/revoked license.
- Vehicular assault, manslaughter or homicide.
- Operating a vehicle without the owner's permission.
- Speed contest/racing.
- Use of a vehicle to commit a felony.
- Passing a stopped school bus.

Two or more of the following violations within the past 3 years:

- All other speeding violations.
- Distracted driving (texting, calling, etc.).
- Improper lane changes.
- Failure to yield.
- At-fault accidents.
- Tailgating.
- Running a stop sign or red light.

Note: This does not represent an all-inclusive list of potential violations and wording may differ by state. Policyholders should use their own judgement and consult with local legal counsel to select applicable criteria and requirements for drivers.

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10 ESSENTIALS OF TRANSPORTATION SAFETY

Every year, Church Mutual Insurance Company, S.I. (a stock insurer)¹ deals with claims from transportation-related incidents. Transportation safety is crucial to reducing your organization's risk and keeping your people safe.

As part of your organization's ongoing risk management efforts, cover the basics of transportation safety with these 10 essentials.



1

Implement a Driver Program

Implement a driver program that trains and regularly evaluates drivers on safely operating vehicles. Ensure this program is enforced by the organization to decrease the likelihood of a vehicle incident.

2

Perform Proper Vehicle Selection and Maintenance

Select vehicles that are properly equipped to perform the intended operation safely. Implement a program that allows vehicles to be properly maintained through a qualified mechanic.

3

Driver Selection

Perform background checks and review Motor Vehicle Reports (MVRs) on any person that operates the organization's vehicles. Ensure that the driver has the correct licensing to operate the vehicle.

4

Provide Ongoing Driver Training

Designate someone to administer key components of the driver program. Perform driving training, which includes distracted driving, defensive driving and identifying/avoiding road hazards.

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5 Records and Documentation

Request insurance information from anyone operating non-company owned vehicles on behalf of the organization. Have a post incident packet accessible for the driver.

6 Conduct Vehicle Inspections

Regularly perform inspections to ensure the vehicle is in appropriate working condition. Perform pre/post trip inspections on the vehicle and document the results. Make repairs as needed.

7 Recognize the Risk

Assess the routes for road hazards, weather conditions and the radius of the drive to allow necessary time to prevent the operator from rushing. Determine the types of risks that could be encountered while operating the vehicle.

8 Have a Communication System

Establish a system that reports, investigates and addresses near misses or accidents.

9 Provide Emergency Equipment

Ensure emergency equipment is readily available in each vehicle that's appropriate for the route, season, terrain and anticipated hazards.

10 Have a Cell Phone Use Policy

All drivers must agree to a distracted driving policy which includes no cell phone usage while driving.



Don't have these essentials covered?

Our consultants are available by phone or email to discuss your questions and concerns.

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PREPARING FOR THE ROAD

When you're taking a group on the road, safety should be your primary concern. Each year, more than 30,000 people lose their lives in transportation-related accidents in the United States. Some of those accidents could be prevented if travelers properly maintain their vehicles or make safer choices. In many cases, good preparation makes a huge difference.

Follow these guidelines when preparing for the open road:

Pick the right drivers

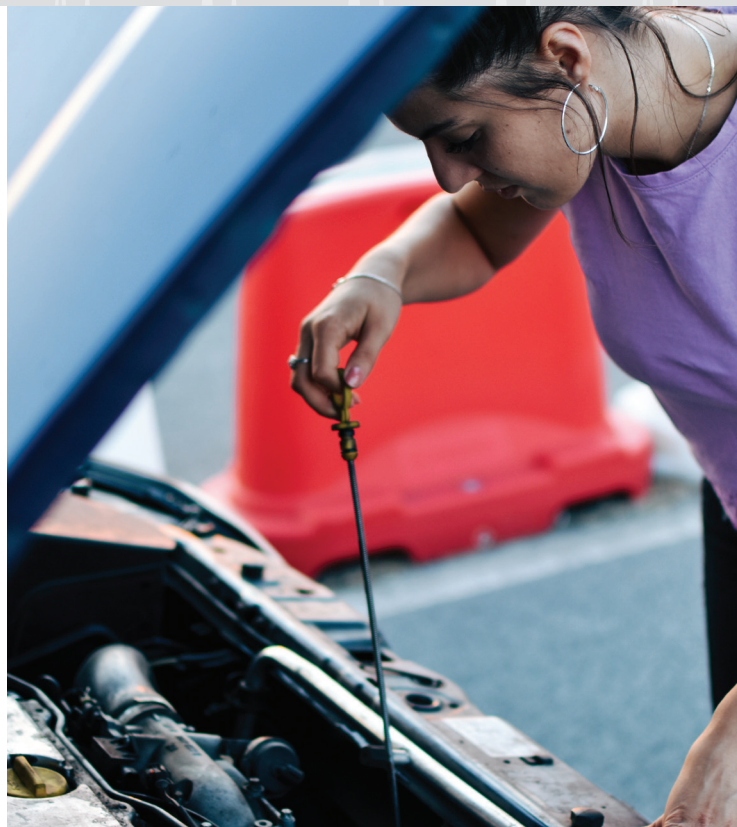
Drivers for group outings should be 25 years of age or older. Annual motor vehicle record (MVR) checks are the best way to determine whether a driver engages in risky behavior behind the wheel. Church Mutual partners with background check company Trusted Employees to provide policyholders with significant discounts for MVR checks. We also offer driver selection guidelines on our website, churchmutual.com.

You may choose to send your drivers to a defensive driving education program. Visit the National Safety Council at nsc.org to learn more.

You should always have a minimum of two drivers per vehicle. Each driver should not be behind the wheel more than eight hours in a 24-hour period and should be taking frequent breaks.

Prepare your vehicle for the trip

Any vehicle you use—whether owned or rented—should undergo regular maintenance, including brake checks, fluid changes and inspections by a qualified mechanic.



In addition to the ongoing maintenance, remember these items before a long trip:

- Check oil, coolant and washer fluid levels.
- Make sure wheel lugs are secure.
- Look under the vehicle for fluid leaks.
- Check the battery.
- Listen for unusual noises in the engine.
- Check all switches.
- Make sure emergency equipment and first aid kit are in place.
- Check brakes while the motor is running and test the holding power of the parking brake.
- Check tires for tread and air pressure.

For a complete checklist, visit churchmutual.com.

Establish a no-cell phone policy

According to the New England Journal of Medicine, you are four times more likely to have an accident while using your cell phone than when you're keeping your eyes and concentration on the road. It doesn't matter if you're using hands-free calling or not—the risk of crashing is still the same. To avoid temptation, tell all drivers to keep their phone in the glove compartment. If they need to make or answer a call, they should pull to the side of the road first. The second driver is also available to make or answer any necessary calls and help with navigation, allowing the active driver to focus on safe driving.

Watch and maintain your vehicle while traveling

Just because your vehicle is in good condition before the trip doesn't mean you can't experience problems en route. Make sure your driver does the following during your trip:

- Visually inspects tires on a regular basis.
- Keeps all windows and mirrors clean.
- For bus drivers – never leaves the bus unattended.
- Listens for strange engine noises.
- Monitors all gauges regularly.
- Is aware of changing driving conditions.



For more information about protecting your group while you're on the road, we are here to answer your questions about staying safe and minimizing your risk—it's what we do.

Help is just a call or click away.

Our consultants are available by phone or email to discuss your questions and concerns.

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LARGE GROUPS ON THE ROAD

When you're taking a large group on a trip, you likely will need a bus, 15-passenger van or trailer to accommodate all the people and belongings you are transporting. Larger vehicles create additional risk for your organization, which is why you should spend time preparing yourself for the special circumstances each type of vehicle creates.

Traveling by bus

There's a big difference between hiring a bus company to transport your group and using a bus that your organization already owns. In the former situation, many aspects—such as choosing your driver—are largely out of your control. However, you should thoroughly research any company with which you intend to work and ask to see the driving record of the driver who will be transporting your group.

If you have your own bus, identify designated drivers within your organization. Drivers must have a commercial driver's license (CDL) if they are operating a vehicle that transports 16 or more people. To obtain a CDL, drivers need to pass both a written exam and a vision test. In some situations, they need to take a road skills test for the type of vehicle they will be driving. Contact your state's department of transportation for more information about licensing requirements.

Pulling a trailer

While you should never pull a trailer behind a 15-passenger van, you may want to use a trailer if you are traveling with a smaller vehicle. The following are safety tips to keep in mind:

- The pulling vehicle should have mirrors on both sides of the vehicle so the driver can see both sides of the trailer.



- The driver should have experience backing up with a trailer. He or she may want to practice maneuvering with it before the trip.
- Inspect the trailer carefully before the trip, looking for any rust spots.
- Grease the trailer regularly and repack the wheel bearings annually.
- Check to make sure the hitch works correctly before your trip.

15-passenger vans

There are safer alternatives to 15-passenger vans such as mini-buses and minivans. But for organizations that opt to utilize 15-passenger vans, users should be aware that these large vans are involved in rollover crashes more often than all other vehicles.

When you're using a 15-passenger van:

- Don't ever pull a trailer.
- Make sure everyone is wearing a seat belt. According to the National Highway Traffic Safety Administration (NHTSA), more than 85 percent of all people who are killed in a 15-passenger rollover crash are not wearing seat belts.
- Check drivers' motor vehicle records and only allow drivers who have experience operating a 15-passenger van, due to their unique handling characteristics.
- Plan for at least two drivers for each van. Each driver should be limited to eight hours of driving per 24-hour period.
- Inspect the tires both before and during the trip. Many 15-passenger van rollovers occur because of a tire blowout. Make sure tires are properly inflated according to manufacturer specifications. Tires should not be over or under inflated.
- Never transport more than 15 people in a 15-passenger van. When the van is not full, remove the rear seat and load passengers and cargo from the front to the rear, taking care that all people and objects are in front of the rear axle.
- Always get out and check behind the vehicle before backing up.

Transporting disabled people

In most cases, you will need to use a power ramp to transport passengers in wheelchairs. When you are raising or lowering them on the ramp, hold on to the wheelchair and make sure it is locked. Practice both the loading and unloading process before leaving on your trip. Don't forget to securely attach the chair to the vehicle after loading.

No cell phones

According to the New England Journal of Medicine, you are four times more likely to have an accident while you are using your cell phone than when you're keeping your eyes and concentration on the road. It doesn't matter if you're using hands-free calling or not—the risk of crashing is still the same. A large group of travelers needs a driver who is not distracted. To avoid temptation, tell all drivers to keep their phone in the glove compartment.

Help is just a call or click away.

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PASSENGER CONTROL ON THE ROAD

When you're on a road trip with a group, you're responsible for each and every person traveling with you. In addition to keeping them safe from crashes and other vehicle problems, you also need to watch them when they're out of the vehicle and maintain order while you're driving. Keep the following tips in mind while you're on the road with a group:

Road safety away from the vehicle

No matter whether you're parked at a rest stop or restaurant, stalled at the side of the road or disembarking from your vehicle at your destination, your passengers should always be aware of their surroundings. Remind them to:

- Unload passengers in designated unloading areas when possible, or in less busy areas with increased line of sight.
- Walk against traffic on the shoulder of the road if there is no sidewalk.
- Stay in a single-file line and look both ways before crossing the street.
- Move away from the vehicle in supervised groups as soon as you exit.
- Always be aware of vehicles around you.
- Don't engage in horseplay when you're in a parking lot or by the side of the road.

How to maintain discipline with passengers

You cannot make safe decisions if you are distracted by your passengers. If you are transporting young passengers, you know they will be noisy and active. While you can't avoid activity in your vehicle, you can take steps to control it:

- Always have at least one other adult available for supervision.



- When one of your passengers is behaving in an unacceptable manner, point it out immediately.
- If you need to discipline, do it in private and off the road. You should not be admonishing a passenger while you are trying to drive. Pull off and try to talk to them away from their peers.
- Stay calm when disciplining. Your passengers are less likely to listen if you are shouting and losing control.
- Compliment good behavior. When one or all of your passengers are behaving respectfully, thank them.

Rules of the road for passengers

Respect is a two-way street. Make sure your passengers know what you expect of them.

- Follow the driver's instructions.
- Keep heads and hands inside the windows.
- Always wear your seat belt if one is provided.
- Stay seated while the vehicle is moving.
- Be courteous and respectful to other drivers on the road.
- Ask permission before opening windows.

Contact Church Mutual®

We are here to answer your questions about staying safe and minimizing your risk—it's what we do. For more information about protecting your group while you're on the road, call us at **(800) 554-2642** or visit us at **churchmutual.com**.

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SAFETY ON THE ROAD DURING BAD WEATHER

According to the United States Department of Transportation Federal Highway Administration (FHA), 21 percent of all vehicle crashes are related to weather. When the road is slick or there's low visibility, drivers are more likely to lose control of their vehicles. That can lead to a fatal accident. Take the extra time to prepare yourself for adverse weather conditions.

Flash flooding

Flash floods are the No. 1 weather-related killer in the United States, according to a National Weather Service study. They can occur within minutes of a torrential rainfall due to a thunderstorm, tornado or hurricane. Even a relatively small amount of water can pose a major threat—as little as 12 inches of water can sweep your vehicle off the road. Don't underestimate the force and power of water. Stay informed about weather alerts and upcoming road conditions as you travel. If you come upon a flash flood, follow the FHA's guidance: "Turn Around Don't Drown."

Reduced Visibility

Headlights are required during fog, smoke and rain and when visibility is less than 200 feet. In some states, they are required whenever you are using your windshield wipers. The reason is simple: Headlights help you see better, even when you think your visibility is adequate. When you're driving in fog or snow, use your low beams. If you can't see a safe distance ahead, reduce your speed or stop. When you can't see well, find a safe place to get off the road and call for help if needed.



Wet pavement, snow and ice

Highways are most slippery after rain begins to fall, and ice can be treacherous—especially when you can't see it. In these conditions, reduce your speed and keep a safe following distance from the vehicle in front of you. Before you start your trip, learn about your vehicle's features. If it has an anti-lock braking system, follow the manufacturer's recommendation, and if it doesn't, pump your brakes to avoid locking. If your wheels start spinning, ease up on the accelerator. Keep to the right of the highway to allow yourself room to maneuver if you lose control.

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HANDLING EMERGENCIES ON THE ROAD

No one plans for an emergency when transporting a group of people. But, if you find yourself in such a situation, it's good to have a set of guidelines to follow so you can keep everyone in your vehicle safe.

Vehicle malfunction

If you're experiencing some sort of vehicle trouble, pull over and follow this to-do list:

- Assess if it is safe to exit the vehicle before continuing with the next steps.
- Turn your emergency flashers on.
- Call for help, if needed. Professional assistance may be necessary in heavy traffic or hazardous situations.
- Raise the hood of the vehicle.
- Tie a white piece of cloth (or your closest approximation) to your antenna.
- Place traffic warning signals:
 - At the traffic side of the vehicle.
 - Approximately 100 feet to the rear of the vehicle, in the occupied lane.
 - Approximately 200 feet to the rear of the vehicle, in the occupied lane.
- Stay in the vehicle until help arrives.

Reacting to a crash

If the crash involves another vehicle, check on its occupants after you assess whether your own passengers have been injured. If there is an injury:

- Don't move the injured person.



- Ask someone from your group to call 911 – they should be able to tell the operator your approximate location.
- Obtain names and telephone numbers of any witnesses.
- If the injured person needs to be transported to a local hospital, send an adult from your group with them if possible.

Even if there are no apparent injuries, call the local police or state patrol right away. If there is another vehicle involved, you likely will need to exchange insurance information with the other driver.

As soon as possible after the crash, contact your insurance company, passing along details of the crash and contact information for any witnesses.

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USE EXTRA CAUTION WITH 15-PASSENGER VANS

There are safer alternatives to 15-passenger vans such as mini-buses and minivans, but 15-passenger vans seem like the perfect transportation choice for organizations such as houses of worship, camps, schools and senior facilities: they fit more people than a minivan but don't require a specially licensed driver like a bus. However, these large vans are involved in rollover crashes more often than all other vehicles.

Before you buy or rent a 15-passenger van, know the facts about how to keep safe:

Check the age of the vehicle

Do not purchase or rent 15-passenger vans manufactured before 2004. Vehicles produced before 2004 likely do not have crash prevention technology such as Electronic Stability Control (ESC), anti-lock brakes and automatic tire pressure monitoring systems. With older vans, you should take additional precautions during pre-trip inspections.

Seat belts are a must

According to the National Highway Traffic Safety Administration (NHTSA), more than 85 percent of all people who are killed in a 15-passenger rollover crash are not wearing seat belts. Anyone who doesn't buckle up is more likely to be ejected from the van during a crash, which can lead to the most serious injuries.

Check drivers' motor vehicle records (MVRs)

A 15-passenger van is much more challenging to drive than a car or even a minivan. Be very cautious when selecting your drivers. An MVR check can help you identify unlicensed drivers and those who have driving under the influence (DUI) or driving while intoxicated (DWI) citations. You may need to require additional driver's safety training and experience operating 15-passenger vans given their unique handling characteristics.



Plan for extra drivers

It's not enough to have just one driver per van. To prevent fatigue, you should have at least two drivers in each van at all times. Limit each driver to eight hours of driving per 24-hour period, and take frequent breaks. If you are transporting children in the van, the second adult should be acting as a supervisor so the driver is not distracted.

Make sure the vehicle is ready for a long trip

Inspect the van thoroughly. If possible, ask an auto mechanic to perform an inspection. In particular, you should pay attention to the tires: Many 15-passenger van rollovers occur because of a tire blowout. Know the manufacturer's recommended tire pressure (you can find it in the owner's manual, on the tire wall and inside the driver's side door) and make sure the tires are neither under- nor overinflated.

Put the phone away

The New England Journal of Medicine reports that a driver is four times more likely to be involved in an accident while talking on a phone. The risk does not decrease when the driver is using hands-free calling. Resist the temptation for this dangerous distraction.

Watch your tires closely

Vehicles should have new tires every six years, regardless of tread. However, you should replace them much sooner if you notice significant tread wear. The Tire Industry Safety Council recommends that tires be replaced when the tread is worn down to 1/16th of an inch. Put a penny into a tread groove (where tread is lowest) with Lincoln's head upside down. If you can see the top of Lincoln's head, it's time to replace the tire. New tires should be the proper size for your vehicle and load.

Limit your load

You should never have more than 15 people (driver and passengers) in a 15-passenger van. When the van is not full, remove the rear seat and load passengers and cargo from the front to the rear, taking care that all people and objects are in front of the rear axle. Never tow anything behind the van or attach a cargo hold on the roof.

Watch your speed

It is recommended that you keep the speed of 15-passenger vans under 60 mph regardless of the speed limit. Most speed limits are intended for typical car traffic, not larger vehicles requiring greater braking distance. Many GPS devices have options for avoiding highways where higher speed limits are allowed.

Take extra care when backing up

Always get out and check behind the vehicle before backing up. Whenever possible, back to the left (driver's side) for better visibility, and avoid backing into traffic. Use both outside mirrors and a spotter to assist you, and use four-way flashers to alert nearby vehicles of your presence. Be overly cautious—70 percent of van crashes involve backing into a stationary object.

The Stats

- A 15-passenger van is more likely than other vehicles to experience a rollover—even when it is not involved in a crash. More than 80 percent of all fatalities in 15-passenger van crashes occur in single-vehicle rollovers.
- Between 2008 and 2018, 15-passenger vans were involved in 368 crashes resulting in 529 fatalities.
- Eleven percent of fatal 15-passenger van rollovers are attributed to tire failure.



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Vehicle Safety Rules

Driver's Name: _____

Date: _____ Number of Passengers: _____

Trip Destination: _____

Mileage Start: _____

Mileage End: _____

Driver's safety checklist

Prior to starting the trip...

- ☐ Before entering the vehicle, walk around the vehicle and inspect its overall condition.
- ☐ Check condition of tires and if they are properly inflated.
- ☐ Look under the vehicle for any fluid leaks.
- ☐ Look behind the vehicle for any obstructions.
- ☐ Look under the hood for any loose wires or hoses. Check the levels of washer fluid, oil, transmission and power steering fluid.
- ☐ Start the vehicle. Have someone stand outside and test the lights, directionals and brake lights. Look for any broken lights.
- ☐ Test the brakes by putting the vehicle in gear while holding your foot on the brake. Test the parking brake by putting the vehicle in gear with the parking brake engaged.
- ☐ Test the horn, wipers, fans and defroster.
- ☐ Make sure you have unobstructed views of all windows and mirrors.
- ☐ If driving a bus, test the emergency door, buzzer and lights.
- ☐ Check that all seats have seat belts and that they are in good condition and the passengers are using them. (Passengers in buses are excluded from this rule.)
- ☐ Do not exceed the maximum passenger limit for the vehicle.
- ☐ Vehicle should be maintained regularly and a maintenance schedule should be recorded. Any problems discovered should be recorded and submitted to the owner of the vehicle.

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Driving tips while on the road...

- Require all passengers to remain seated at all times and eliminate distracting activities.
- Monitor all gauges regularly.
- Listen for unusual noises.
- Be aware of changing driving conditions.
- If on a longer trip, make regular rest stops. Reaction time increases when a driver is tired or behind the wheel for an extended period.
- Have two qualified drivers for longer trips.
- Travel with a cellphone and a list of emergency phone numbers.
- Obey posted speed limits.
- Use defensive driving skills: Keep your eyes moving; be courteous to other drivers; use caution; plan ahead; maintain proper following distances; be prepared for the unexpected.

In case of an accident...

- Remain calm.
- Assess condition of all passengers.
- Keep all injured persons comfortable, but do not move them.
- If possible, move vehicle from the roadway.
- Administer first aid only if you have had proper training.
- Call for an ambulance, the police department or the fire department. If you are not near a phone, send someone for help or stop a passing vehicle for assistance.
- Write down the names and telephone numbers of any witnesses.
- Cooperate with police and fire department investigators.
- As soon as possible, notify Church Mutual of the accident, explaining the facts, and providing the names and phone numbers of all witnesses. Church Mutual Claims Department: 1-800-554-2642, select Option 2.

Emergency telephone numbers (in addition to 911)

Your organization: (____) _____

Your destination: (____) _____

Emergency contact: (____) _____

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