

risk alert



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15-passenger vans require extra care

Several Church Mutual customers have been in very serious one-vehicle rollover accidents during the past few years. Most have been with 15-passenger vans and resulted in serious injuries. Several of the accidents involved multiple fatalities.

The leading causes of 15-passenger van accidents are poor maintenance, mainly tire blowouts, and driver error. With the proper steps, you can help prevent these rollovers and reduce the seriousness of injuries when they do occur.

Church Mutual recommends congregations not use 15-passenger vans; however, if you must use one, become familiar with the dangers and take steps to keep your travel safe.

Transportation rules:

- Always load the van from front to back. Filling front seats first
- Limit number of passengers to 10
- Drivers should test drive vehicle empty and become familiar with it before transporting passengers
- Van drivers should be at least 25 years old and have a clean driving record

Mandates for 15-passenger van use

- Demand that the driver and all passengers in the van, including children, wear seat belts. Belt use among occupants in 15-passenger vans is significantly less predominant than in other passenger vehicles, and those who don't are more likely to be ejected from the van during a rollover. Unfortunately those ejected tend to suffer the most serious injuries and fatalities.
- Use mature drivers who have experience operating these large vans. Driving a 15-passenger van is much different and more challenging than driving a family car or minivan. Even experienced drivers might not always be able to get these large vehicles back under control when driving at highway speeds.
- Before starting a trip, inspect the vehicle from front to back. Look at the overall condition, look for any fluid leaks and check fluid levels such as washer fluid, oil and transmission fluid. Once the vehicle is started, listen for any strange noises and test the brakes, emergency brake, horn, wipers and fan. A fire extinguisher and first-aid kit should be available on the vehicle at all times.
- Check the tires. Many van rollovers are initiated by tire blowouts. Make sure the tires are properly inflated--neither over nor under inflated--and look for tread wear. The Tire Industry Safety Council recommends that tires be replaced when the tread is worn down to one-sixteenth 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. (More accurate measurements can be made with a tread depth gauge.) When you do replace tires, purchase tires that are properly sized and rated for your vehicle and load.

(Over)

- Do not overload the van. The vehicle might be too heavy to maneuver properly during emergencies when fully loaded with passengers and luggage. Loaded luggage racks on top of the van make controlling the van more difficult. The increased risk occurs because the passenger and/or luggage weight moves the vehicle's center of gravity higher and to the rear. Also, an overloaded vehicle is more likely to cause a blowout.
- Take steps to avoid driver distractions. Have a second adult responsible for assisting the driver.
- To avoid fatigue on longer trips, have two drivers and take frequent breaks. If your passengers are children, a second adult also is important for supervision purposes.
- Pay close attention to road conditions and always obey posted speed limits.

For more information about the safe operation of all your vehicles and activities, ask your Church Mutual representative for the Road to Safer Transportation booklet, video and Driver's Checklist. You also can order these products on our Web site.

**For a complete collection of the Risk Alert series, visit our Web site
and look in the Safety Resources section.**