SEVEN TIPS TO INCREASE YOUR AUTOMOBILE SAFETY
Adventist Risk Management, Inc.  |  Weekly Newsletter

Providing Risk Management Solutions
for the Seventh-day Adventist® Church

7 Tips to Increase Your Automobile Safety

By Bob Bretz, Underwriter at Adventist Risk Management®, Inc.
Automobile manufacturers have entire departments that study the design, construction and regulations to build vehicles that provide safety for drivers and passengers. State and federal governments create driver and road safety information campaigns to educate the public. Modern methods are implemented to construct roads that can handle high-volume traffic patterns. Each of these actions is designed to increase safety for the general public.

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**Planning Maintenance**  
*Key to Successful Ministries*

By **Dave Rawson**, MBA  
Account Executive at Adventist Risk Management® Inc.

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**Maintenance** is work done on a routine basis to protect users of a building and to assure a long life for the building. Many accidents, such as slips, trips, and falls
happen because of overlooked hazards or as a result of poor quality maintenance. A preventive maintenance program, designed to correct each problem as it occurs, is more cost effective than waiting until the problem reaches a magnitude where special contracts and large expenditures are required to correct it.

**Why maintenance is important?**
There are many good reasons for maintaining your place of worship, which may be summarized as follows:

- **Preserving your heritage.** Preventive maintenance has a cost, but it is far cheaper to preserve than to restore.
- **Preventing large repair bills.** Preventive maintenance reduces or eliminates the need for major repair projects and expensive maintenance bills. A small, but regular investment, such as the routine cleaning of gutters and drains, can be more economical than having to deal with a dry rot in trusses following years of neglect.
- **Promoting guardianship.** Preventative maintenance insures that our places of worship will be handed over to future generations.
- **Protecting the good name of the church.** Preventative maintenance helps to reduce the exposure to liability and being sued as a result of a bad accident.

Title: **Planning Maintenance**  
Date: **Sunday, January 26, 2014**  
Time: **2:30 PM - 3:00 PM ET**
Seven Tips to Increase Your Automobile Safety

David Fournier posted on January 14, 2014 14:53

Automobile manufacturers have entire departments that study the design, construction and regulations to build vehicles that provide safety for drivers and passengers. State and federal governments create driver and road safety information campaigns to educate the public. Modern methods are implemented to construct roads that can handle high-volume traffic patterns. Each of these actions is designed to increase safety for the general public.

All the safety factors in the world can be negated if driver safety isn’t a part of the operating equation. The implementation and follow-through of a few simple common sense factors can increase vehicle and driver safety. The bottom line is that most car accidents are the result of human error. Review these tips and implement any that you aren’t currently using when you are driving your vehicle.

Seat Belts

Seat belts save lives and should be worn at all time when the vehicle is moving, as they help reduce injuries in an accident. Many buses don’t have seat belts for passengers and, if possible, should have them installed. The driver and all passengers must wear seat belts.

Only about 20 percent of the nation’s 480,000 school buses have seat belts available, and only six states – New York, New Jersey, California, Texas Louisiana and Florida – have laws that begin to address seat belts on school buses. Although school buses are extremely safe, properly
worn passenger seat belts make the school bus safer, especially in severe side impacts and rollovers.¹

Never allow passengers to ride in the back of a pick-up or on a flatbed truck this is a very high-risk situation and illegal in many jurisdictions.

**Distracted Driving**

While driving an automobile, your attention should always be on the road as accidents and other potential damaging activities could occur in front of you in a matter of seconds. Activities like operating electronic devices (e.g. cell phones), eating and drinking, reading, grooming, talking with passengers, and other similar activities could distract you from potential hazards.

**Sleep**

It’s best to have 8 hours of sleep before getting behind the wheel, especially on long road trips. If you become sleepy during the trip, try rolling down the driver side window to let cooler air in. Also, turn down the heater, and turn on the radio, if possible. The best tactic is to pull off the road at a convenient and appropriate location and get some rest before you continue your trip.

**15 Passenger Vans**

In the interest of safety, denominational organizations are advised against the purchase, lease, rental or use of fifteen-passenger vans for sponsored activities.²

15 passenger vans are usually larger than other vans, with 5 rows that can transport 15 passengers, including the driver. They are larger than most other passenger vehicles and can be difficult to park, back up, or drive around sharp corners. Also due to their construction they tend to have a higher center of gravity, which is increased with passengers; as a result they can be more difficult to handle and become less stable which increases the likelihood of a rollover accident. In recent years our church has had tragic single vehicle accidents involving 15 passenger vans, which have resulted in five fatalities and numerous serious injuries to the occupants.

**Large Trucks**

Only experienced drivers, familiar with these vehicles, should operate large trucks. Check with your state Department of Motor Vehicles, as special licensing might be required. Drivers of smaller vehicles should always keep in mind that large trucks require a greater distance to stop, especially on wet and icy road conditions.
Low Speed Vehicles

These are vehicles are smaller and only capable of reaching speeds of about 35 MPH. Golf carts and mini-trucks are the most common examples of low speed vehicle. The lights and other safety equipment are generally exempt from most federal safety standards. These vehicles are designed to be used on large properties, such as college campuses, and should not be driven on public roads where possible; a 35 MPH accident can cause serious injuries.

Tires

Underinflated tires can affect vehicle stability and increase the risk of an accident. Tires may be worn down due to damage or long use. If you can see some of or the entire metal radial on the tire it should be replaced as soon as possible.

While you are on the road, there are things you can’t control. These include weather and road conditions and the actions of other drivers. Using the tips listed above you can increase your driving safety. If you take the time to implement these ideas, you will be adding another level of security to your vehicle and driving capabilities.

For more information on vehicle safety and defensive driving you can download a free whitepaper resource guide from the ARM website:

[click here to download the PDF]

By Bob Bretz,
Underwriter at Adventist Risk Management®, Inc.

1 Why Don’t Most School Buses Have Seat Belts? By Pete Bigelow, August 19, 2013, AOL Autos
2 NAD Working Policy S60-31 part 7
Vehicle Programs and Safety

Programs and Safety

Program Elements
As a minimum, the vehicle risk control program will include:

- A regular review of vehicle needs by the institution;
- A careful selection of vehicles based on need, age, vehicle condition and other established criteria;
- Written standards pertaining to vehicle use, passengers and cargo;
- A written vehicle preventive maintenance plan, based on mileage, timed intervals and other accepted criteria;
- Vehicle inspection procedures,
- Thorough documentation of all vehicle maintenance;
- Careful selection of leased and rented vehicles;
- Avoiding use of vehicles not owned by the respective institution;
- Careful driver selection based on vehicle type, and other established criteria, including the use of MVR reports;
- Driver education programs, including new driver safety orientation, vehicle specific driver safety training, defensive driver training, behind the wheel training and observation, and subsequent follow-up training, as needed;
- Accident/incident investigation procedures;
- Procedures for handling Offenders;

Vehicle Selection
Vehicles will be selected based on the needs of the institution. Selection of vehicles that hold too few individuals or have too little load capacity can result in overcrowding or overloading of vehicles and subsequent accidents due to reduced control, blown tires and other causes. It can also lead to use of “non-owned” vehicles, a practice that carries its own degree of risk.

(NOTE: Accepting vehicles because they are donated or free can result in more problems than good.)

Vehicle Use
Vehicles will be used as designed and intended.

- Limit vehicle passengers to those allowed by vehicle design, available seatbelts and load ratings.
- Limit loads by vehicle and tire load ratings.
- Stow and secure all loads only in their proper place (Do not block aisles, tie down all loads in pickups, on flatbeds, and in other places where shifting loads can result in loss of control or damage to loads or vehicles. Do not block visibility.
- Do not carry passengers in the back of pick-ups, flatbeds.
- Devices to detect or impair police radar will not be used in vehicles.
- Vehicle routing will be based on the safest way to reach a destination, based on weather conditions, road conditions (avoid narrow winding roads, narrow bridges, construction areas and other hazardous conditions where possible. Highways and shortest distances should be priority, unless hazards warrant otherwise.)
- Drivers running errands for an institution will not carry passengers unless authorized by the facility to do so.
- Vehicles will not be loaned to organizations or individuals outside of the institution/corporation of the church.
- Vehicles will be operated in accordance with state and local laws.
- Institutional vehicles will carry emergency reflector kits and other emergency equipment as determined by the institutional administration, DOT Highway Patrol, and other regulatory agency guidelines and other sources.

Vehicle Maintenance
A written vehicle maintenance plan will be in place and includes:

- A preventive maintenance (PM) program consistent with manufacturer’s recommendations and DOT, Highway Patrol and other regulatory agency requirements.
- A vehicle inspection program consistent with manufacturer’s recommendations, and DOT, Highway Patrol and other regulatory requirements, including pre-trip inspections, and inspections in conjunction with the PM program.
- Drivers are instructed to report mechanical problems in writing to the appropriate personnel, as designated by administration.

Driver Selection

- Drivers of vehicles will be appropriately licensed for the type of vehicle assigned.
- A driver selection process will be put in place based on Department of Transportation (Federal Motor Carrier Regulations), Highway Patrol, North American Division, Insurance and other requirements or recommendations.
- Drivers will be at least 21 years of age.
- Driver applications will include accident and violation history.
- References verifying experience will be contacted.
- MVRs will be completed for each driver and will be based on formal criteria and consistent standards. (Each driver shall have an acceptable driving record during the previous three years with not more than two traffic ci-
Vehicle Programs and Safety (Cont.)

- No at-fault accidents while driving any vehicle. See NAD Working Policy for current information.
- Drug tests will be performed for drivers of fleet vehicles, as applicable.
- Public complaints of drivers or institutional vehicles will be investigated and appropriate actions taken.
- Expectations of drivers will be communicated.

(See Vehicle Policies, Page 9.)

Driver Education

Driver education programs are necessary to maintain an effective vehicle risk control program. It must include:

- New driver safety orientation (Institutional driver safety requirements, defensive driving, local and state and Federal laws, including written exams, etc.);
- Vehicle specific driver safety training (Van, bus, semi, etc.);

- "Behind the wheel" vehicle operational training and observation that exposes drivers to realistic situations in vehicles to be operated;
- Periodic follow-up and updated defensive driver training, as needed.

Accident Investigation

- All incidents and accidents must be investigated. (See Vehicle Accident Procedures, Page 11.)
- An MVR audit will be considered after accidents or violations are noted.

Program Offenders

Drivers found in violation of established standards, will be reassigned to a non-driving task, if available, terminated, or dealt with on other terms as established by the institution’s philosophy and expectations.
Statistics
Consider:
- Traffic accidents are the number 1 cause of death of people between the age of 1 and 44.
- 80% of all accidents happen at speeds LESS than 30 mph.
- 70% of all accidents happen within 25 miles of home.
- Driver error or indecision causes 95% of all accidents; only 5% are caused by mechanical failure.
- Over 50% of all motor vehicle related fatalities are alcohol related.

These statistics should scare you. Your vehicle must be respected not only as a vehicle for the transportation of people and material, but also as a deadly weapon. Remember that no vehicle, or any piece of machinery can think; that’s your job.

Seat belts save lives; there is no doubt about it. Wearing a seat belt will keep you in control of your vehicle if evasive maneuvers are needed and will prevent you from being thrown through the windshield or out of the vehicle during a collision. Of those killed in auto accidents (not wearing seat belts) it is estimated that most were killed due to the impact with an object outside the vehicle, or from being crushed by their own vehicle.

Defensive Driving
Defensive driving revolves around the IPDE principle.

Driving Principles:
- I Identify
- P Predict
- D Decide
- E Execute

Identification – It is essential that drivers be able to identify the hazards encountered while driving. To identify hazards, drivers need to constantly scan the area ahead. This requires a 12 to 15 second scanning distance looking from side to side and checking mirrors. Many people assume that having a rear view mirror on both sides of the vehicle eliminates blind spots. This is simply not true. No matter how many mirrors are installed on a vehicle, a driver cannot eliminate the blind spot. It is a physical impossibility. It is therefore essential that the drivers constantly check and scan mirrors and look over their shoulders when passing or changing lanes.

Predict – Once a hazard has been recognized, the driver must predict what to do and anticipate what the outcome of the decision may entail. A driver must predict the activity of other drivers in response to that decision.

Decide – Once a driver has predicted the outcome and weighed the options, the driver must decide what course of action to take to avoid the hazard. That may mean becoming involved in an accident. In that case, the driver must prioritize actions in the following order:

1. Human life is the number one priority.
2. Injury to the driver and other people involved is of second priority.
3. Damage to vehicles and other property should be of least concern.

Execute – Once the driver has identified, predicted and decided what to do, the driver must execute the chosen defensive driving maneuver. If that means swerving off the road or glancing off of a fixed object, so be it. However, the driver must commit to a course of action and do what is necessary to try to avoid an accident or minimize its consequences.

Following Distances
Maintaining adequate following distance between vehicles is difficult, but not impossible. A good habit to develop is to follow the three-second rule. This is helpful in determining following distance and replaces the old idea of one car length for every ten miles an hour of speed. After all, how many people know how long a car is?

To determine proper following distance, a driver should observe a leading vehicle pass a fixed point and then begin counting 1001, 1002, 1003, etc. A driver should not reach that same point before counting 1003. This is under ideal conditions. During times of rain, snow or in larger vehicles and under other hazardous conditions, the following distance should be extended to 4 seconds or more, whatever is necessary. This not only provides an adequate cushion of safety should there be a sudden need to stop, but also helps ensure an escape lane and minimize rear-end collisions.
Vehicle Programs and Safety (Cont.)

Numerous questions and concerns arise regarding the two-second rule. For instance, on the expressway, other drivers will often cut in and the driver will continually be dropping back and never make it to a destination. This is an interesting argument; however, it does not prove true. Having to drop back one or two seconds every time this occurs will not produce a significant loss of time during a commute. Again, the point here is not speed of travel or haste, but maintaining the safest possible environment at all times.

Skidding

Skids create a number of different problems for different types of vehicles. Many vehicles today are front-wheel drive and do not skid as often as rear-wheel drive vehicles. Nonetheless, the principles that apply to rear-wheel drive vehicles apply to front-wheel drive also. If a vehicle goes into a skid, the driver should immediately let off the gas, steer in the direction he/she wants to go. This should straighten out the rear end of the vehicle and bring it back under control. If it does not happen the first time, the driver may overcorrect and come into a second skid and have to repeat the procedure. The driver should **steer in the direction he/she wishes to go when in a skid.**

Bright Lights

If oncoming vehicles blind you with their bright lights, direct your gaze to the white stripes on the right side of the roadway. This will help maintain control of the vehicle and break the fixed stare on the vehicles approaching.

2-Way Radios and Cellular Phones

To avoid distraction and keep both hands on the wheel a driver must use communication equipment only while stopped. If this is not possible, a partner in the vehicle should use the equipment. This will allow the driver to concentrate on driving.

Backing

Here are some important rules for backing.

1. **WHENEVER POSSIBLE, PARK SO THAT YOU WILL NOT NEED TO BACK UP!**
2. If you must back, always personally check the area behind your vehicle. Approach your vehicle from the direction you will be going.
3. After you have checked the area available, don’t delay! A car, a pedestrian, a motorcycle, a shopping cart, or anything can move behind you in one short inattentive moment!
4. At all costs, avoid backing into an intersection. It is very dangerous, and in some areas, illegal.
5. Avoid backing out of a driveway or alley. The best way to avoid this hazard is to back INTO the alley or driveway. That way, when you prepare to leave, you have full vision.
6. Whenever possible use a helper, but make sure you have your hand signals straight.
7. Notice that immediately in front of large vehicles there is a “dead” area. You can’t see there from inside your truck. That area is just big enough to hide a child. You can’t see behind the vehicle either. The side view mirrors offer only a limited view of the rear area. You must learn to adapt and compensate for this difference in your visibility. Be aware of your visibility limitations.

City Driving

City driving generally means driving at relatively low speeds. Stop and go traffic patterns are the norm. If your vehicle is equipped with a clutch, you must be careful not to ride the clutch or you will burn it out. You must be aware of your fuel consumption. Quick starts and fast stops—jackrabbit driving—will wipe out your vehicle’s fuel economy. That costs extra money, and it hurts your driving record. Further, this type of driving can put an unnecessary strain on your engine. Remember the children’s story of the tortoise and the hare—slow and easy will get you there, more safely and more economically.

To an inexperienced driver, in a vehicle with a manual transmission, hills are a danger. How can you drive up a hill, stop for a light, and take off again without rolling into the car behind you? The answer is pre-planning and vehicle experience. Climb the hill slowly and try to time your approach so that you won’t have to stop. Seek a route that avoids the hill until you have mastered the technique of clutching. It is a simple matter of blending the disengagement of the clutch (left foot) with acceleration (right foot). It is the same action you must follow whenever you come to a complete halt—except that on a hill it must happen surely and rapidly. It takes practice and confidence.

In the city, danger is everywhere—school buses, traffic jams, one-way streets, pedestrians, driver late for appointments, inexperienced drivers, drink drivers, cross walks, low underpasses. YOU, the driver, must always be alert. You must not only operate your vehicle safely, but you must also allow for the errors of others. All of you senses must be used to their maximum ability.
Vehicle Programs and Safety (Cont.)

And, in this setting, you must pre-plan. Know your route!

The biggest keys to safe city driving are decision driving and constant alertness. You should be prepared for the driver who, after parallel parking his car, opens his door and steps into your path without looking. Be prepared for narrow lanes. You must be prepared to be in the proper lane in time to make a safe turn.

And look for the BIG picture. Look at the entire scene around you. Be aware of the traffic pattern as well as pedestrians. You should be aware of the road at least a full block ahead of you so that you will have time to act safely, and properly.

**Rural Driving**

As you leave the city and enter the county, there is a whole new set of driving habits that you must develop.

The rural environment has additional sources of danger. Slow moving farm vehicles and oversize farm equipment may be present on country roads. Watch for them and be ready to give them extra room. Remember that if you are traveling at 50 mph and they are moving at 10 mph, you will overtake them very quickly. If you are not alert, you can run out of maneuvering room too soon.

Be alert for animals. Horses, deer, cows, chickens, dogs, and cats all live in the country. There are pedestrians, too. Hunters and farmers are often dressed so that they will blend into the background. Watch out for them!

Be especially careful of hills and curves. You can’t know what is around the curve or over the hill. There could be a piece of farm equipment blocking the road or a man riding a horse and you are blind until it is too late. Prepare for the unexpected and be prepared to react. Keep your speed down in unfamiliar areas.

Country roads tend to be a little narrower then in the city. There are likely poor or no shoulders. If you drift off the road, the shoulder could cause your vehicle to swerve into a ditch. If you do move onto the shoulder, STAY THERE! Maintain traction and road position. Then, slow down until you can safely bring your vehicle back onto the pavement. Jerking the wheel to get off the shoulder can tip over your vehicle, force you into the other lane, or put you into a ditch.

Road conditions can change. The surface of the road and the tires of your vehicle cause “traction,” and that is the force that causes your vehicle to move. Traction is the resistance of the road against the movement of the tires that actually pushes your vehicle forward. Concrete or asphalt roads are firm; they do not move under the force of you turning tires.

Many roads in the country, however, are made of gravel or dirt. These roads do not offer your tires the same traction. If you try to accelerate too rapidly on a dirt or gravel road, you will literally throw pieces of the road—bits of dirt and stone—out from under your tires. This could damage following vehicles. Because the surface of the road is “weaker” it is very easy for your vehicle to enter a skid. You must be ever alert for this potential problem.

When you turn onto a dirt or gravel road from a hard surfaced road, you must be alert. If you are traveling too fast, you will find that the vehicle, because of its weight and loss of traction, will want to continue to move in the direction that it was moving before you began your turn. It will want to go straight rather than turn. Your tires may not be able to maintain enough of the grip on the road surface. This is called “centrifugal” force. And this force can cause your vehicle to move into the path of an oncoming vehicle or into a ditch.

Whenever you enter a “tight” curve, the same potential exists. The centrifugal force of your vehicle will tend to carry you in a straight line. If you are traveling too fast even if you are at or below the posted speed limit, the centrifugal force can overcome the force of traction. When that happens, you lose control of the vehicle—it will move in a straight line until you can regain control.

Country intersections can be more dangerous than city intersections. If you accelerate too fast on a dirt or gravel road, your wheels will spin uselessly... again because of a lack of traction. Rapid acceleration can cause your rear wheels to throw stones into the paint and windshield of a car behind you. Additionally, if you begin to cross an intersection and lose your traction, you could place yourself and your vehicle directly in the path of oncoming traffic without the ability to move! You must pre-plan. If you are on a low traction surface, always allow yourself extra space and time. Accelerate gently to allow your tires to secure the necessary “bite” on the road. Remember that other vehicles will have the same problems, so allow for their loss of traction, too.

Fast stops are impossible on dirt and gravel! The braking action can cause your wheels to lock and eliminate any traction—and you are sliding. In a skid or slide, you do not have control of your vehicle.

**Winter Driving**

Driving always presents hazards, but winter months present drivers with conditions that are far different than those they face during the summer.

Nine Tips for Winter Driving
1. **Be able to be seen** – Clean all the snow and ice off of your windshield, other windows, outside mirrors, lights, and reflectors. Make sure your vehicle is equipped with good wiper blades to ensure a clean sweep. If moisture or ice builds up on the inside or outside of your windshield, stop and clean it off. Snow left on your hood or roof can blow back onto your or other’s windows temporarily blinding you and/or other drivers.

2. **Tires** – Tires with good deep treads are essential for good cornering and handling on slippery roads. Check the air pressure frequently to maintain the manufacturer’s recommended pressure.

3. **Get the feel of the road** – Occasionally try your brakes or gently depress your accelerator while driving. When you have found out just how slippery the road is, adjust your speed accordingly. Rising temperatures greatly increase the slipperiness of ice and snow. Road conditions are most hazardous at or around 32 degrees.

4. **Stretch your following distance** – Knowing that winter surfaces increase stopping distance three to 12 times, the smart driver increases his normal dry road following distance. Heavy trucks require a longer stopping distance on slippery roads than passenger cars. Don’t tailgate.

5. **Brake before curves** – All vehicles are particularly sensitive to over-powering, over-steering, and over-braking on curves. Unseen hazards around the bend may require an evasive action, so turn your steering wheel slowly and smoothly, keep a constant speed in the turn, and squeeze your brakes carefully if it’s necessary to slow down or stop.

6. **Squeeze your brakes** – The key to stopping under control on slippery surfaces is to avoid locking the wheels. To avoid locking your brakes, squeeze the brake pedal to the point where you begin to feel the wheels locking, and then ease off. Repeat this process as many times as it takes to bring the vehicle to a stop. Your wheel must remain moving in order to maintain control of your vehicle. Don’t lock your brakes! (NOTE: This does not apply to vehicles with anti-lock breaking systems.)

7. **Use proper lights** – Never drive with parking lights instead of headlights in winter’s early dusk and poor visibility. Parking lights can cause an oncoming driver to think you are farther away than you are. Keep headlights clean, dirty ones can greatly reduce your own seeing distance at night.

8. **Freezing road surfaces** – When the temperature nears freezing, you may encounter water on a roadway but ice on a bridge. That’s because bridge temperatures are five to six degrees colder than the rest of the road.

9. **Caution** – Take it easy. Do everything—accelerating, braking and steering—more slowly.

**Mountain Driving**

You may live in an area in which you will encounter mountain driving. Use your gears properly as you climb. Don’t let your engine lug! The strain of pulling the vehicle up the hill is enough without causing the engine to overwork.

And on the way down, be careful. As you drive down the hill you will gain speed. Don’t ride your brakes—they can burn out and leave you with no brakes at all. Use your gears with your brakes when possible.

On especially steep or long hills, you may find escape ramps for runaway vehicles—vehicles without brakes. Note the locations of these escape ramps. They are usually well marked, made of sand, and have very steep inclines. If you lose your brakes, steer your vehicle onto the escape ramp. Be ready for a jar, as you will slow very quickly. These ramps were created specifically to protect you and the other drivers from the total danger of a runaway vehicle. Look for them. They could save your life.

**Courteous Driving**

- Don’t tailgate or bully other drivers with his/her vehicle. Be ready to yield the right of way and use your signals in plenty of time to warn other drivers of your intentions to change lanes or to turn.
- When you’re angry, your muscles tighten, and that slows your reflexes. An angry driver doesn’t think clearly. Tempers are for amateurs. Never let anger drive your vehicle.
- Avoid eye contact with an aggressive or angry driver.
- The best drivers are well rested. They know that a lack of sleep slows their timing and can cause an accident, or even kill them.

**Vehicle Maintenance/Inspection**

The benefits of a vehicle maintenance program include:

1. **Accident reduction** – accidents caused by brake, tire, steering and other component failures can be substantially reduced by proper vehicle maintenance.
Vehicle Programs and Safety (Cont.)

2. **Less down time** – preventative maintenance minimizes interruption of regular work schedules caused by breakdowns.

3. **Reduced maintenance** – regularly scheduled inspections made at proper intervals will provide opportunities to make minor repairs and adjustments that will help to prevent unnecessary and costly repairs.

4. **Improved driver morale** – motor vehicle operators, like all employees, take pride in equipment that is kept in top operating condition and are more likely to drive safely and handle equipment with care.

There are a series of basic checks that you should personally perform before you take a vehicle out. A few extra minutes before leaving each day can save hours of lost downtime out on the road.

- **Lights** – Be sure they are working and be sure they are clean. Check the front lights, high beams, rear lights, brake lights, and directional signals. Remember that it is as important to see as it is to be seen!

- **Oil & Fluids** – Be sure they are properly filled. Also, look for any indication of water in the oil.

- **Windshield Wipers** – Don’t wait for a rainy day to report a defective motor or worn blade. If you cannot see the road clearly, you are a hazard. Also, be sure that defrosters are working. A rule of thumb to remember is that any time wipers are on, other than when washing windows; your lights should be on. This helps the driver see and be seen, since wipers will most likely be in use due to restricted visibility.

- **Windows & Windshield** – Be sure they are clean, inside and outside. Report any cracks or breaks immediately. Smokers should be especially careful. Smoke builds up and accumulates on the inside of the windshield and in a very short time, it can distort vision, especially at night.

- **Tires** – Be sure they are properly inflated and have no obvious faults, tears, or bubbles. Proper inflation increases fuel efficiency, tire life and handling.

- **Brakes** – Be sure that they are working. Brakes that lock, pull to one side or go out are an invitation to disaster. Without full braking ability a driver simply cannot stop properly. No vehicle should be taken out with a deficient braking system.

- **Emergency Kit** – As applicable: reflectors, jumper cables, first aid, etc.

- **Mirrors** – It is easy to bump or jar a mirror out of position, and when you are about to change lanes, it is too late to make the necessary adjustments. Check your mirrors before leaving. In fact, it’s a good idea to check them each time you enter your vehicle. Someone may have accidentally bumped a mirror out of position. Remember that mirrors cannot eliminate a vehicle’s blind spot.

- **Document** – Document pre-trip inspections, preventive maintenance and repairs.

- **Registration** – Proof of insurance, and vehicle accident reporting form in vehicle.

**Vehicle Abuse**

Approximately 10-25% of annual vehicle maintenance costs are due to faulty operation or abuse of the vehicle by the driver, which in turn stems from carelessness, lack of training, or inadequate supervisory control.

Not only can excessive repair bills be an index to substandard driving performance, but also they are directly related to the number of accidents experienced. A “rough” driver has a high accident potential; a “smooth” driver is usually more alert, avoids accident hazards, and is ready for emergencies.

Rough operation—including fast starts, delayed braking, and sudden stops—can indicate a poor driving attitude that may produce an accident. It may also indicate driver inexperience.
Vehicle Programs and Safety (Cont.)

Vehicle Insurance Requirements

Commercial Auto – Liability protection should be secured on all owned, hired and non-owned vehicles used on behalf of the employing organization, with adequate limits of bodily injury and property-damage liability; and, whenever possible, they should be insured by the same company that covers the premises and operations. All vehicles owned by each organization should nevertheless be included in one policy, with an automatic fleet endorsement or equivalent attached. All vehicles should be registered in the legal corporate name of the governing denominational entity and included in the master policy. This includes academies and local entities.
Vehicle Programs and Safety (Cont.)

Vehicle Policies

All of the following apply to all vehicles. Additional requirements are listed under Church, Camp, and School Bus Safety and Operations.

1. The organization is committed to eliminating conditions that adversely impact the well being of employees and otherwise threaten financial stability through accidental losses.

2. Employees shall operate all vehicles used for organization business in a safe and economical manner. To accomplish the following practices must be followed:

   A. All drivers will hold a valid Driver’s license for the vehicle operated, including Commercial Drivers License (CDL) as required and motor vehicle records for each driver obtained from the state and reviewed on a regular basis.

   B. All applicable motor vehicle laws will be adhered to and seat belt use for occupants is mandatory.

   C. No unauthorized passengers or drivers will be allowed in vehicles and personal use is prohibited.

   D. All vehicle collisions, infractions, or property damages will be reported to your supervisor and be investigated.

   E. Vehicles will be operated only when they are in safe operating condition. It is the responsibility of each driver to inspect the vehicle to assure that the vehicle is in sound operating condition.
Church, Camp, and School Bus Safety and Operations

The definition of church, camp, and school buses includes all vehicles designed for carrying more than 10 persons including the driver.

1. **Pre-1977 Buses** – Pre-1977 buses shall not be purchased or otherwise obtained. It is recommended that currently owned pre-1977 buses should be removed from the fleet.

2. **Maintenance** – Each bus shall be systematically inspected and shall adhere to a regular maintenance schedule with all chassis, suspension, steering, and brake work to be done by certified mechanics. A copy of the maintenance schedule and all other written records of maintenance shall be kept current and available for review.

3. **Daily Inspection** – Before operating the bus, the driver shall ensure that the bus is in safe mechanical condition, is equipped as required by law, and that all equipment is in good order. If immediate repairs cannot be accomplished, substitute transportation shall be arranged.

4. **Load Capacity** – Buses shall not carry more than the official rated load capacity.

5. **Driver Record** – Prior to driving, the motor vehicle record of each driver shall be obtained from state records and reviewed. Each driver shall have an acceptable driving record during the previous three years with not more than two traffic citations and no at-fault accidents while driving any vehicle. When a driver does not meet the above driving standard, he/she shall not be assigned to or retained for a driving position.
Vehicle Accident Procedures

If while operating an organization owned vehicle or a privately owned vehicle in the performance of official duties, an employee is involved in an accident resulting in personal injury or property damage shall:

1. Request that all parties and properties concerned remain at the scene of the accident if possible until law enforcement representatives has released them.

2. All collisions involving organization vehicles or persons performing official duties should be investigated by a police agency.

3. Employee is to make no statements regarding the accident with anyone other than the investigating law enforcement representative, appropriate organization official, and representatives of Adventist Risk Management Inc. Statements made to investigating authorities are to be confined to facts. Allow authorities to determine accident causes or blame.

4. A copy of all police reports and any statements should be provided to your immediate supervisor and copies forwarded to Adventist Risk Management Inc.