



Risk Management Tip Sheet

Automobiles Used for Church-Sponsored Activities

- Drivers should be between the ages of 25 and 70.
- Background checks should be conducted on all drivers.
- Use two drivers on long trips, sharing the driving to avoid fatigue.
- Be sure there is a dedicated adult responsible for supervising children.
- Complete a vehicle inspection checklist before all church-sponsored trips. Check lights, blinkers, tires, fluid leaks, etc.
- Determine maximum speeds that all drivers are not to exceed.
- All drivers should stop at all railroad crossings, driving as though they expect a train on the tracks.
- Cancel all trips when driving hazards such as fog, high winds, heavy rains, or severe wind conditions exist.
- Avoid nighttime driving whenever possible, since things may appear different than they do in daylight conditions, causing difficulties.
- Strictly prohibit cell phone use while driving.
- All occupants should always wear safety belts.
- Always drive with headlights on. Automobiles with headlights on during daylight hours are visible from three times further away than cars that do not have their lights on.
- Use of 15-passenger vans is not recommended.
- The purchase of additional liability coverage from rental agencies is suggested.
- Leave an itinerary with someone at the church; include the route, expected time of travel, and cell phone numbers.

For more information visit nhtsa.dot.gov

Understanding your policy and what's covered:

- Non-Owned Auto Liability Coverage L is extended to apply to “bodily injury” or “property damage” arising out of the use of “non-owned auto” in “your” business.
- Hired Auto Liability Coverage L is extended to apply to “bodily injury” or “property damage” arising out of the use of “hired” in “your” business.