

Risk Management ESSENTIALS

Tips, Knowledge and Tools
for Nonprofit Organizations

Covered: An Insurance Handbook for Nonprofits



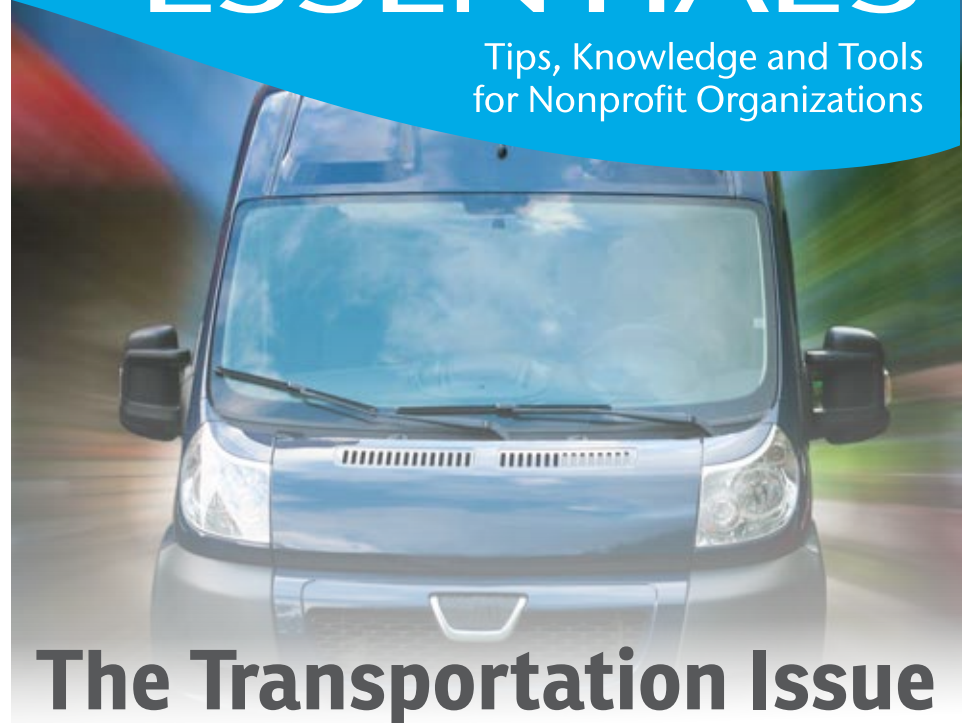
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The Transportation Issue

Before You Hit the Road: Stepping Stones of Driver Safety

The leading cause of work-related death is motor vehicle collisions, therefore making the most dangerous part of your volunteers' and employees' workday the time spent on the road on behalf of your nonprofit. If your organization routinely (or even occasionally) has employees or volunteers drive any type of motorized vehicles as part of their job, you should consider vehicles and roadways as an extension of your workplace. To protect your nonprofit's vital workforce, to guard against liabilities

and financial damage, and most importantly, to save lives and reduce the risk of life-altering injuries in your workforce, put in place driver training and safety initiatives as fundamental aspects of your workplace culture.

Calculating the Risks

According to research from the Network of Employers for Traffic Safety (NETS), motor vehicle crashes cost employers \$47.4 billion annually in medical care, legal expenses, property damage and lost productivity.

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The average crash costs an employer an estimated \$16,500, and when a worker has an on-the-job crash resulting in injury, the average cost spikes to \$74,000. In cases where a fatality occurs, costs can exceed \$500,000.

Keep in mind that off-the-job crashes—such as those that occur during an employee's commute to the workplace—can also be costly to an organization, even if there is no legal liability for the employer. This is because the worker will have to be replaced, at least for a period of time, and there are often losses of productivity and staff morale in these situations.

A team comprised of representatives from NETS, the National Highway Traffic Safety Administration (NHTSA), and the Occupational Safety and Health Administration (OSHA) created a [worksheet](#) (see page 32) that outlines the potential contributing costs of motor vehicle crashes to employers, and allows employers to work out just how much an accident will cost them. Costs include both direct and indirect costs, such as:

- Healthcare costs
- Property damage
- Municipality or utility fees for damage to roads, signs or poles
- Supervisor's time (rescheduling and making special arrangements)
- Re-entry and retraining of injured employees
- Bad publicity, loss of business

Starting a Driver Safety Program

Many of the factors that contribute to death and injury due to motor vehicle crashes can be eliminated or reduced through education and training.

Common factors that may contribute to unsafe driving include:

- Inexperience with the handling of certain types of vehicles or weather conditions
- Difficulty recognizing and responding to hazards on the roadway
- Desire to meet employer time expectations and requirements (these pressures can compete with safety priorities)
- Inconsistent use of seat belt or habitual failure to use seat belt
- Distracted driving
- Fatigue
- General inattention
- Speeding
- Alcohol or drug use

Case studies on effective workplace driver safety programs have provided insights on the benefits of driving safety initiatives. For example, Charter Communications, a cable service provider in Michigan, has employees that use more than 650 vehicles to drive more than 1.5 million miles per month. After establishing a program to encourage employees to use seat belts when driving, the company increased employee seat belt usage from 74% to 94% during a two-year period.

Revvng Up Your Driver Safety Program

Depending on the organizational structure of your nonprofit, you may need to work with your human resources manager, safety manager, risk manager, worker's compensation carrier, accountants, and/or medical and motor vehicle insurance representatives in order to develop a driving safety program that will effectively protect

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Ultimately, whether an employee is a fleet driver or simply offers to drive coworkers to lunch, everyone should be familiar with your nonprofit's driving and safety policies.

your team. While the fundamental purpose of this type of training for any organization is to benefit your employees and keep them safe, you may still first need to cultivate buy-in for a safety culture through changing and improving driver attitudes and developing safe driving skills within your team members.

The following steps, based on research from NETS and the NHTSA, offer preliminary strides your nonprofit can take to improve driver safety and minimize the risk of crashes involving your nonprofit team members.

■ **Start at the Beginning.**

Implement a new-hire driver safety orientation that includes a review of organizational driving and safety policies and an overview of business practices and processes tied to safety. Depending on the frequency that the employee will drive, training through webinars and online classroom portals may be effective. Ultimately, whether an employee is a fleet driver or simply offers to drive coworkers to lunch,

everyone should be familiar with your nonprofit's driving and safety policies.

■ **Don't Forget Your Volunteers.**

Even though your organization might not hire commercial drivers to operate large vehicles or transport large numbers of clients, you may be inviting great risk to your nonprofit by asking volunteers to drive for you—by running simple errands or by transporting clients and other volunteers. Volunteers must be made aware of safe driving expectations, just as employees are.

■ **Conduct MVR Checks and Review Crash Reports.**

Conduct Motor Vehicle Record (MVR) checks (and periodically recheck MVR records) especially for employees or volunteers who are hired for the primary purpose of driving, or for any staff or volunteers who will be driving on a regular basis on behalf of your organization. Poor drivers can be screened out prior to hire, or can be required to complete

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“Everyone in your organization should be encouraged, if not required, to participate in your driver safety process, including top level management.”



additional driver training or drive with supervision. Also establish a crash reporting and investigation process, train your employees and volunteers how to report accidents, crashes and near-misses, and educate them about the importance of timely reporting of both accidents and near-misses.

- **Write it Out.** Develop a written statement that emphasizes the commitment that your nonprofit has made to providing a safer driving environment. This statement might include a clear, enforceable code of conduct listing unsafe behaviors and actions that your drivers agree to avoid while driving on behalf of your organization.
- **Balance Discipline and Rewards.** Develop a strategy to regulate the course of action after the occurrence of a “preventable” incident, whether it is a moving vehicle crash, or simply backing into a curb with minimal damage to the vehicle. Your strategy should describe the specific actions that will be taken if a driver accumulates a certain number of preventable

violations. While outlining disciplinary procedures, consider recognizing and rewarding safe driving behaviors, and incorporate this acknowledgement into your performance management system.

- **Get Everyone Involved.** Everyone in your organization should be encouraged, if not required, to participate in your driver safety process, including top-level management. Since leaders have the authority to set policies, allocate resources, encourage employee participation, and influence the workplace culture into one that views safety as a top priority, their support of the process is vital in order to get it off the ground and to keep employees involved.

Tips for Getting Up to Speed

- **Work to Obtain Buy-In.** Actively engage your employees, volunteers and leadership teams by encouraging them to participate in training, and by providing materials and resources to promote awareness about the importance of safe driving and your new program. Creating appropriate

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buy-in prior to unleashing a new program will make everyone more comfortable with the initiative, and serve to make the adoption of the program smoother than it might otherwise be.

- **Draft and Enforce Written Policies to Promote Driver Safety.** Your policy should include a clear and compelling statement about your organization's commitment to safety and its desire to protect employees, volunteers, clients, stakeholders, and others on the road. It should next outline specific requirements and expectations you have for your workers. You may also want to create a corresponding code of conduct with simple statements that employees and volunteers can read and sign to agree to comply with. Consider addressing these topics in your policy:

- ❑ Seat belt use is required
- ❑ Use of drugs or alcohol prior to driving on the organization's behalf is strictly prohibited
- ❑ No personal electronic devices (PEDs) or smartphones may be used while driving for the nonprofit
- ❑ Motor Vehicle Record (MVR) checks will be obtained annually for all staff who have regular driving responsibilities; also clarify the types of motor violations that make employees and volunteers ineligible for driving roles
- ❑ Crashes, accidents and near-misses must be reported as soon as practicably possible

- ❑ Disciplinary program and reward program details
- ❑ Passenger limits based on vehicle types
- ❑ Vehicles are selected, maintained and inspected in accordance with organization policy; determine and describe what your policy entails

- **Design Basic Orientation Materials on Driver Safety.** These materials may be customized for the group being trained, or may be general and applicable to all employees and volunteers, even if your organization doesn't hire individuals who drive regularly on behalf of the organization. A driver safety orientation program might include:

- ❑ Basic driving tips
 - Appropriate hand position
 - How anti-lock braking systems work, and what that means for your drivers
 - Maintaining an appropriate distance from the vehicle ahead of you
 - Using your turn signals regularly
- ❑ How to conduct a simple and quick, vehicle inspection
 - Ensuring that the vehicle is not overloaded or unbalanced
 - Inspecting tires for wear and air pressure
 - Checking the oil and other fluid levels
- ❑ Dangers of distracted driving
 - Statistics and information about risks associated with driving distracted

Creating appropriate buy-in prior to unleashing a new program will make everyone more comfortable with the initiative, and serve to make the adoption of the program smoother than it might otherwise be.

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- Your organization's approach to the prevention of distracted driving

There are many benefits to implementing a strong and comprehensive driver safety program, including more efficiently using your organization's resources, and reducing the likelihood of costly accidents, raising awareness on issues that can be applied to the personal lives of employees and volunteers, and promoting the safety of everyone on our roads. Make the right choice and spearhead a driver safety initiative in your nonprofit.

RESOURCES:

- Cost of Motor Vehicle Crashes to Employers-2015, Network of Employers for Traffic Safety, <http://trafficsafety.org/wp-content/uploads/2016/04/NETS-Cost-of-Motor-Vehicle-Crashes-to-Employers-Report-2015.pdf>
- Guidelines for Employers to Reduce Motor Vehicle Crashes, OSHA, NHTSA, NETS, www.osha.gov/Publications/motor_vehicle_guide.pdf



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Case Study

Who: A nonprofit culture organization that produces large-scale events

Strategy: To provide risk management and youth protection training to event volunteers

Results: Our work included the delivery of a custom-built online portal featuring courses and resources for volunteers and other stakeholders. To read additional case studies, visit: www.nonprofitrisk.org/consulting%20Services.pdf.



Don't Get Teary & Put Down Siri: Avoid Distracted Driving

Whether it is sending a quick text or recalling a very emotional memory or event, distracted driving is incredibly commonplace on roads throughout the United States and abroad. The Centers for Disease Control and Prevention (CDC) describes three primary varieties of distraction:

- (1) **visual**—taking your eyes off the road
- (2) **manual**—taking your hands off the wheel
- (3) **cognitive**—taking your mind off driving

Activities that may serve to distract a driver in one or more of the ways identified by the CDC include talking on the phone, texting, eating and drinking, having conversations with passengers, tuning the radio or

setting your GPS, or thinking about an emotional event that happened during your day.

Some of these distractions may seem insignificant, but distracted driving accidents and injuries are a huge problem in the United States. According to distraction.gov, a website sponsored by the federal government's Department of Transportation (DOT) and the National Highway Traffic Safety Administration (NHTSA), in 2014 alone, 3,179 people were killed, and 431,000 were injured in motor vehicle crashes involving distracted drivers.

In fact, the CDC reports that each day, more than eight people are killed and 1,161 people are injured in crashes in the United States involving distracted drivers. [Texting](#)

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is widely believed to be one of the most dangerous distracted driving behaviors, due to the fact that it can involve all three types of distraction (visual, manual and cognitive) defined by the CDC. In response to the growing knowledge and understanding about the risks of texting while driving, the majority of states have enacted laws banning texting while driving, and some states, such as Maryland, prohibit the use of handheld devices entirely. Other states, like Arkansas and Texas, limit the use of handheld devices for certain groups, like young drivers, or in certain situations, such as when driving through active school zones.

Although the state laws help remind many of us that texting while driving is a bad idea—both because of the potential injurious consequences, and the possible fines and other legal penalties—research supporting the effectiveness of these laws is still not conclusive. The best strategy to help end the distracted driving epidemic

and avoid costly and dangerous accidents and injuries to your employees, volunteers and clients, is to educate your team and advocate for safe driving, starting at your nonprofit today.

Don't Get Teary

While most drivers know the effect that distractions such as eating a meal or using a cell phone while driving have on their safety, there has been much less widespread recognition of the effect of emotions on driving ability. Recent research has demonstrated that emotional factors such as stress, anxiety, fatigue, agitation, and other common emotions experienced while driving can be just as distracting as being under the influence or texting.

The Virginia Tech Transportation Institute (VTTI) was founded more than 25 years ago and conducts transportation research in order to save lives, time, and money, and to protect the environment. A recent

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Recent research has demonstrated that emotional factors such as stress, anxiety, fatigue, agitation, and other common emotions experienced while driving can be just as distracting as being under the influence or texting.

research study from VTTI, published in the Proceedings of the National Academy of Sciences, indicated that drivers who get behind the wheel while observably angry, sad, crying, or emotionally agitated increase their risk of crashing by nearly tenfold.

Each driver is susceptible to these emotions, and oftentimes it is necessary to drive after facing some type of challenging emergency or upsetting notification, such as after learning of an accident involving a loved one or after a confrontation with another person. Because these situations are common, it is especially important to increase awareness about the risks associated with driving while emotional, and what can be done to minimize downside consequences.

Emotions can cause even the most experienced drivers to:

- Have impaired or diminished observation and reaction times
- Fail to recognize situations such as abrupt slowing of traffic or debris in the road
- Make risky maneuvers and changes, such as cutting across several lanes, or passing in an

area where doing so is not safe or permitted by law

- Feel detached from other drivers, vehicles, and conditions on the road

Reducing the Downside Risk

Recognizing when you are not at your best is the first step to preventing emotion-related driving risks. Follow these additional safety tips in order to recognize and manage an emotional situation while driving.

- **Take 10:** If you feel that your emotions are getting the best of you, whether because your mind is racing replaying an interaction you had earlier in the day, or because of a close-call you've had while driving, pull over at a gas station or in a well-lit, safe area on the side of the road. Spend a few minutes trying to calm down by closing your eyes, taking deep, measured breaths, and slowly relaxing your mind. If your emotions are especially strong or difficult to push from your mind, consider taking a short walk if it is safe to do so. Some people may also find it helpful to call a friend or loved one to talk out the emotions (while parked, of course).

The Myth of Multitasking

Most people believe they are good at multitasking, and many of us even pride ourselves on our ability to partake in multiple activities at once. However, research suggests that multitasking is a misnomer. While we may be able to complete multiple tasks by alternating between the two tasks at one time, none of those tasks will be accomplished with optimal focus and effectiveness. In most situations, this truth may not be life-threatening, but when it comes to driving while doing something else, we may be putting our own lives at risk, as well as the lives of our passengers and others on the road. The National Safety Council reports that drivers who are talking on the phone may miss up to 50% of their environment, even when looking out the windshield.

Reducing the Risk

- **Hands-Free is Not Risk Free:** Research has shown that using hands-free devices to text, talk, or send emails is highly mentally

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distracting, and can be equally as dangerous as actually holding and using a phone while driving. Although using a hands-free device can remove the manual aspect of distraction and part of the visual aspect, it has a strong effect on cognitive distraction. Research by the [National Safety Council](#) suggests that our brains have "reaction-time switching costs" which may greatly affect our ability to take in our surroundings and respond appropriately—something that can lead to serious injury or death when traveling in a car. Avoid the risk completely by putting your electronic devices—whether handheld or hands-free—out of reach until you are safely parked, or at least out of the driver's seat.

- **Make the Pledge:** Take the safety initiative at your nonprofit one step further by making the pledge to stop using personal electronic devices while driving. Find out how and join the Center's campaign by reading [Adopt a Total Ban on PED Use While Driving](#) and pledging to enact a total ban

- **Plan Ahead:** If you know that you are going to be especially full of emotion during certain times, such as the anniversary of the death of a loved one, or after an important and challenging meeting at work, it may be in the best interest of yourself and everyone else on the road if you simply avoid getting behind the wheel. Try to plan ahead by finding substitute arrangements like a ride from a friend, or using public or alternative transportation, if available. The roads can be full of potential emotional triggers around every corner, especially when you are already upset. It may also be helpful to plan ahead if you easily feel rushed or hurried. As feeling rushed or late often results in anxiety and can escalate to road rage, plan ahead by looking at the traffic and construction areas online prior to leaving, or give yourself extra time in case there are unknown obstructions along the way.
- **Gently Jam Out:** If feeling sad, anxious, or depressed, or if you are unable to get a recurring emotional

thought out of your head, it may be helpful to listen to calming music to put yourself in a better mood, and provide a bit of a relief from your thoughts. To be extra safe, make sure to put the tunes on before starting your drive in order to avoid even more distraction risk. Music can provide a different kind of energy, and provide welcome relief from the more difficult aspects of your day.

- **Always be Mindful:** Even as a passenger, you are in a position to ensure that your driver and driving environment is as safe as possible. Try to be aware of your driver's mental state, and encourage him or her to take a break from driving or consider alternatives when distracted or if s/he is clearly in the wrong mindset to drive. If your driver seems to be emotionally detached from the road or unable to concentrate on what is going on in the environment, suggest pulling over until the driver feels prepared to continue driving or until someone else can take the wheel.

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Put Down Siri

With the advancement of technology and the increased ownership of smartphones during the past several years, many staff take pride in being connected at all times. While 24/7 access to staff may be viewed as a benefit to nonprofit employers, it may significantly increase or exacerbate distracted driving risks. Though most people know of at least some of these risks—thanks to awareness campaigns carried out by the Department of Transportation and other advocacy groups, as well as recent laws designed to prevent negative consequences of distracted driving—the nationwide epidemic of driving while distracted continues to worsen.

Did You Know?

- At any given time, the drivers of 660,000 vehicles (or 5% of all drivers) are using handheld cell phones while driving in the United States—and approximately 9% of drivers are using some type of phone (handheld or hands-free). Source: National Highway Traffic Safety Administration, [Driver Electronic Device Use in 2011](#).
- [According to the CDC](#), the average time people take their eyes off of the road when texting and driving is five seconds. This number may seem small, but when traveling at a speed of 55 mph, this is enough time to drive the length of a football field essentially blindfolded!
- [Recent research by the AAA Foundation for Traffic Safety](#) evaluated in-vehicle voice command systems to determine

whether voice command text messages, phone calls, or technology used to change the radio station resulted in less dangerous distraction than handheld devices. The research showed that the cognitive distraction of using these systems was surprisingly high, and driver impairment could linger for as long as 27 seconds after terminating a call or interacting with in-vehicle systems.

RESOURCES:

- *Cellular Phone Use and Texting While Driving Laws*, March 2016, National Conference of State Legislatures, www.ncsl.org
- *Blueprint for Ending Distracted Driving*, www.distraction.gov
- *Injury Prevention & Control: Motor Vehicle Safety*, www.cdc.gov/motorvehiclesafety/distracted-driving/
- *Measuring Cognitive Distraction in the Automobile III: A Comparison of Ten 2015 In-Vehicle Information Systems*, AAA Foundation for Traffic Safety, <http://newsroom.aaa.com/wp-content/uploads/2015/10/Phase-III-AAAFTS-Fact-Sheet.pdf>
- *Hands-free is not Risk-free*, National Safety Council, www.nsc.org/learn/NSC-Initiatives/Pages/distracted-driving-hands-free-is-not-risk-free-infographic.aspx
- *Adopt a Total Ban on PED Use While Driving*, www.nonprofitrisk.org/library/enews/2016/enews012616.html

on the use of personal electronic devices (PEDs) while driving for all individuals while providing services on behalf of your organization. Apply this ban to everyone, including volunteers and board members.

- **Provide Training on Distracted Driving:** Go above and beyond to protect the employees and volunteers at your nonprofit from cell-phone and other PED-related crashes and incidents. Do so first by increasing awareness and providing comprehensive training on the risks associated with distracted driving, the laws applicable in your state, and the specific policies and expectations of your nonprofit. Whether you choose to do so through in-house training, memos, educational materials and resources, or online classroom portals, commit to providing educational resources and awareness training for your staff and volunteers about the potential risks of distracted driving.

Distracted driving has only come to the forefront of public awareness during the last few years. Even with the advent of new laws and a multitude of resources describing the potential risks and how to manage them, there is still a long way to go in ensuring that people truly understand the risks and possible consequences of driving distracted. [Make the pledge](#) and prevent distracted driving at your nonprofit today!



Safety is Not a Luxury: Understanding the Risks of Passenger Vans

Large passenger vans, especially those that seat fifteen people, are a popular method of transportation for many nonprofits because they are size-efficient and cost-effective. Church groups, youth sports teams, student groups, and summer camps and other seasonal activity organizers often utilize these vans, and so do other organizations that need to move groups of clients, volunteers or staff members. While the utility of a multi-passenger van is undeniable in many situations, so are the potential risks associated with using these vehicles to transport staff, volunteers and clientele. In order to protect the people who serve—and benefit from—your mission from these potentially serious

risks, it is essential to understand the hazards that these vehicles present, how to avoid them, and alternatives that could quite literally save lives.

Risky Business

Because of their size, specifically the greater length and width than most vehicles, large passenger vans such as 15-passenger vans are particularly sensitive to overloading. Although all vehicles and types of transportation have suggested weight limits, passenger vans may be especially dangerous to overload.

In 2001, the National Highway Traffic Safety Administration (NHTSA) published original research indicating that 15-passenger vans,

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especially those that are heavily loaded with passengers or other cargo, are at a high risk of rollover. Preventing rollovers and other transportation risks involving passenger vans requires understanding the factors that contribute to the risks, such as:

- **Number of Occupants**—15-passenger vans with fewer than 10 occupants have been found to be three times less likely to roll over than those with 10 or more occupants. Vans with the driver as the only occupant are five times less likely to rollover.
- **Speed**—The odds of rolling over are about five times greater on high-speed roads (50+ mph) compared to low-speed roads (under 50 mph).
- **Road Curvature**—The chance of rolling over on a curved road is two times higher than on a straight or nearly straight road.
- **Heavy Loading**—Because passenger vans have a center of gravity that shifts up and to the back, rollover risk increases as the weight of the vehicle nears its GVWR.
- **Adverse Weather**—As is true for car accidents generally, poor road conditions, particularly wet roads, can contribute to the risk of rollover.
- **Improperly Inflated Tires**—Another [NHTSA study](#) found that 74% of 15-passenger vans (and 68% of other vans) had at least one tire underinflated by 25% or more. This is significant because underinflated tires are at higher risk of a blow-out, which leads to a lack of driver control, and ultimately, a potential rollover.
- **Lack of Restraint Use**—Although the risk of rollover is not related

to this factor, it plays a major role in whether injuries are significant. A [NHTSA 2004 analysis](#) of crash data indicated that over 75% of fatalities in single-vehicle accidents (rollovers) were individuals who were not wearing seatbelts.

Tips for Safe Trips

While countless transportation and safety organizations, insurance groups, and even governmental agencies have warned against using large passenger vehicles such as 15-passenger vans, they continue to be a popular choice for many nonprofits organizations. If another method of transportation is not an option for your nonprofit, understanding what preventive and protective measures can be put in place to avoid rollover and other potentially fatal accidents is a must. The National Highway Traffic Safety Administration (NHTSA) provides the following tips for using a 15-passenger van:

- **Be Aware of Occupancy**—Never allow more than 15 people to ride in a 15-passenger van. If all the seats are not occupied, make sure that passengers are sitting only in forward seats, to increase the stability of the vehicle.
- **Use Experienced Drivers**—Make sure your driver has appropriate experience and training prior to allowing them to operate a 15-passenger van on behalf of your organization. Because of the size of the vehicle, the handling and control can be quite different than other vehicles. Even though a commercial driver's license (CDL) is not required to operate a 15-passenger van, permitting an inexperienced or untrained

Weigh Your Responsibilities

When choosing a vehicle to use for your nonprofit's operations, be aware of the vehicle's Gross Vehicle Weight Rating (GVWR). The GVWR is the recommended upper limit of weight for the vehicle with all cargo, including people. If you are going to be towing another vehicle or trailer, also be aware of the Gross Combination Weight Rating (GCWR), which is the recommended total upper limit of all GVWRs involved in the vehicle combination. Both of these ratings may be found in the vehicle user manual, and the GVWR can also be found on the driver's side door frame of the vehicle.

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“Many nonprofit leaders mistakenly assume that driving large passenger vans is no different than driving a personal car, pick-up truck or minivan, and may allow volunteers or staff members to assume driving responsibilities with little to no training.”

staff member to drive one on your nonprofit’s behalf is ill-advised. Team members who have never driven a 15-passenger van should not be permitted to ‘learn the ropes’ while putting your staff and clients in danger.

- **Load Cargo Smartly**—Similarly to occupants, cargo should be loaded forward of the rear axle of the vehicle to increase stability and control. Never permit the placement of cargo on the roof or use of a tow-hitch and trailer behind the van.
- **Perform Regular Maintenance**—Periodically inspect your vehicles for wear, and always ensure that the tire pressure is appropriate for the weather conditions, the number of occupants, and in line with the recommended PSI found in the vehicle’s manual. If you use vans on a regular basis, make tire pressure a part of the periodic maintenance inspection, and keep a log to ensure that appropriate maintenance is being done.
- **Establish and Uphold Policies**—Organization-specific policies on the use of vans, and restrictions on the driver can help increase safe travel for your organization. For example, drivers should be well-rested, the use of handheld and hands-free mobile phones while driving should be strictly prohibited, and authorized drivers should be encouraged to limit all distractions, such as talking, eating and adjusting the radio. If you use vans for long-distance trips, adopt a clear, conservative policy on the number of straight hours the

driver can drive the van without a replacement.

- **Replace Tires on a Regular Basis**—Avoid using old spare tires to replace primary tires, and replace tires at least every five years, if not more frequently. Routinely carrying heavy cargo places a lot of strain on van tires, and inspecting tires can prevent dangerous tire blow-outs, loss of driver control, and accidents.
- **Keep the Vehicle within the GVWR**—The Gross Vehicle Weight Rating (GVWR) is “the amount recommended by the manufacturer as the upper limit to the operational weight for a motor vehicle and any cargo (human or other) to be carried.” The GVWR is different for every van model, so always double-check the vehicle manual before loading the van.

Safe and Sound

Many nonprofit leaders mistakenly assume that driving large passenger vans is no different than driving a personal car, pick-up truck or minivan, and may allow volunteers or staff members to assume driving responsibilities with little to no training. However, large vans handle much differently than other vehicles, even large pick-up trucks or SUVs. Whether the drive is five minutes or five hours, make sure that your drivers (and passengers, too!) are properly trained and aware of the following safety procedures.

- Drive in the right-hand lane whenever possible.
- When weather and road conditions are good, maintain at least four seconds behind other traffic. When weather and

continued on next page

Safety is Not a Luxury: Understanding the Risks of Passenger Vans
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conditions are bad, maintain a minimum distance of six seconds.

- Always exercise care to avoid being in another vehicle's blind spots.
- Remember that the biggest blind spot is directly behind the vehicle, so avoid backing up whenever possible.
- Slow down and drive cautiously, especially on rural or curving roads.
- Keep in mind that the posted speed limit is intended to be safe for smaller passenger cars, not 15-passenger vans. Consider driving under the speed limit.
- Never exceed 60 miles per hour when driving a 15-passenger van.
- Avoid panicked steering and hard braking; if an emergency occurs while on the road, focus on slowing down gently and pulling over in a safe manner if possible.
- Never load items on top of the vehicle or tow a trailer.
- Distribute passengers or materials evenly on the left and right sides and insist that passengers sit towards the front of the vehicle to maintain appropriate balance and stability.
- Develop a written safety policy for van use that includes an evacuation plan; review and update the policy at least annually, and always after an accident or near-accident.

If your nonprofit regularly or intermittently uses large passenger vans, make sure you have put in place strategies and policies to make their use as safe as possible. If possible, consider using other vehicles as an

alternative to large passenger vans, such as:

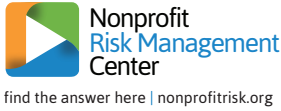
- Vehicles with dual rear wheels (two wheels on each end of the rear axle)
- Vehicles that meet Federal school bus regulations
 - Keep in mind that when transporting high school or younger students, you must use vehicles that meet these regulations
 - If renting a bus, ask the leasing agency to verify that the leased vehicle meet this standard
- Mini-buses and smaller vans

As a result of the risks presented by large vans such as 15-passenger vans, many universities, churches, and other organizations in both the nonprofit and for-profit sectors have banned 15-passenger vans and replaced them with alternative forms of transportation. Next time you are looking for a large vehicle to transport your clients or employees, consider choosing an alternative. Remember, safety is not a luxury.

RESOURCES:

- *12 & 15 Passenger Vans Tire Pressure Study: Preliminary Results*, Traffic Safety Facts Research Note, May 2005, www.nhtsa.dot.gov.
- *Analysis of Crashes Involving 15-Passenger Vans*, NHTSA Technical Report, May 2004
- *What You Need to Know About School Bus Regulations*, www.nhtsa.gov/Driving+Safety/School+Buses/school-buses-frequently-asked-questions

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