



VEHICLE COVERAGE / TRANSPORTATION

One of the greatest and more devastating risks that organizations face today is the operation of vehicles for facility-related business and events. Your organization can be held liable for damages whether it owns, leases, or borrows a vehicle, or has volunteers and staff members who use their own personal vehicles for business-sponsored transportation. On a regular basis, we read reports and handle transportation-related claims that involve serious injury and death. More often than not these accidents involve unsafe vehicles and practices. Vans and cars in disrepair, nonuse of seatbelts, driver fatigue, and things that distract drivers are all cited as causes of accidents.

THE IMPORTANCE OF PROTECTION

- A large number of liability claims against organizations often result from vehicle accidents. Claims can be devastating if an accident involves a bus or van.
- Protection is needed against negligent driving, operation, and entrustment. (Example: The driver has no license or a history of substance abuse.)
- A business automobile insurance policy can cover any vehicle your organization owns. It will cover damage to the vehicle, injuries, and damage to other property.
- Non-owned vehicle coverage is also needed for situations where the organization controls the list of pickups by volunteers' personal vehicles for organization-sponsored activities.
- In addition to general liability coverage, a commercial umbrella policy with \$1 million of coverage or more is recommended.

PREVENTATIVE MEASURES TO REDUCE VEHICLE RISKS

- ❑ Form a transportation committee consisting of staff and maintenance workers.
- ❑ Adopt a written transportation policy.
- ❑ Check driving records of all current and potential staff and volunteer drivers.
- ❑ Remember that more accidents occur with drivers under age 25 and over age 70.
- ❑ Train drivers on safe vehicle operation.
- ❑ Assign responsibility for vehicle maintenance.
- ❑ Ensure consistent pre- and post-trip inspections and semiannual inspections with a qualified mechanic.
- ❑ Only use non-owned vehicles that pass a strict safety inspection.

Note: If operating 15-passenger vans, refer to the special Fact Sheet on that subject.

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You are encouraged to consult with your own attorney or other expert consultants for a professional opinion specific to your situation.



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