

**THE DEPARTMENT FOR MINISTRY PROTECTION
AND
THE COMMITTEE FOR MINISTRY PROTECTION**

**NOTIFICATION AND RECOMMENDATIONS REGARDING THE
OWNERSHIP AND USE OF FIFTEEN PASSENGER VANS**

After prayerful consideration, the Department for Ministry Protection and the Committee for Ministry Protection provides the following information and recommendation to the Florida Annual Conference.

RECOMMENDATION:

The Florida Annual Conference approve a recommendation strongly discouraging the ownership and use of fifteen passenger vans by all Conference churches, schools and affiliated ministries and establish guidelines for the phase-out of these vehicles.

I. BACKGROUND:

A. Summary: It is well established by the insurance industry and safety experts that fifteen passenger vans pose a considerable and catastrophic risk to drivers and occupants.

The National Highway Traffic Safety Administration (NHTSA) has issued multiple advisories stating that fifteen passenger vans have a high "rollover" risk when fully loaded.

Studies have shown that fifteen passenger vans are three times more likely to rollover when carrying ten or more passengers. In addition fifteen passenger vans are not required to meet any minimum safety standards for side impact protection, roof crush or restraints.

B. Definition: A fifteen passenger van is any van manufactured to accommodate fifteen passengers, including the driver, regardless of whether the vehicle has been altered to accommodate fewer than fifteen passengers. Examples include, but are not limited to, Ford E-350 or Club Wagon, Chevy Express and GMC Savanna.

C. Florida Annual Conference: The Florida Annual Conference presently insures ninety-six (96) fifteen passenger vans at this time. During 2006, there were thirty-four (34) new fifteen passenger vans purchased by various churches and/or schools. In addition fifteen passenger vans are rented for sponsored trips as well as loaned to other groups. Use of these vans includes child, adult and cargo transportation.

Insurers for the Conference insurance program are extremely concerned about the potential for catastrophic loss. There remain annual concerns that Conference insurers

will not provide adequate insurance coverage or will outright exclude these vehicles in the near future. Regardless, insurance premiums related to fifteen passenger vans continue to rise drastically and this cost is eventually passed to the churches and schools who own these vehicles.

As a result of the deadly accidents and resulting lawsuits, the insurance industry as a whole has either ceased to insure these types of vehicles or are increasing the premiums to such a level that it will become more cost effective for the church to invest in a vehicle with a more favorable insurance rating.

Due to obvious safety concerns, the unfavorable perception of the insurance marketplace in relation to fifteen passenger vans and the eventual unavailability of insurance coverage, churches and schools have been encouraged in the past to seek safer alternatives. More proactive measures should be considered to reduce this catastrophic risk as many Florida Conference churches and schools have continued to purchase and rent these vehicles.

The Florida Annual Conference should strive to be the recognized leader in church safety issues. We believe that parents and parishioners want to provide safe transportation for children and adults riding in vehicles. As such, these recommendations and guidelines will serve to protect those being transported in church or school vehicles while still enabling those important ministries to continue.

D. Alternatives and Safety Awareness: The National Highway Traffic Safety Administration (NHTSB) has developed recommendations and safety information regarding the use of fifteen passenger vans. It is recommended that all congregations, schools and other conference entities who currently own or use these vehicles review these safety recommendations.

The Department for Ministry Protection can also provide ongoing safety education and awareness related to alternative vehicle options, safety, inspections, maintenance and driver training.

II. IMPORTANT PREMIUM NOTIFICATION:

Existing fifteen passenger vans will continue to be insured under the Conference insurance program as long as insurance can be obtained. All fifteen passenger vans must continue to be reported. Existing fifteen passenger vans will be subject to greatly increased premiums and/or surcharges beginning in 2008 and escalating annually thereafter. Depending on the age of the vehicle, the cost of owning and operating a fifteen passenger van may be cost prohibitive and not make economic sense.

III. RECOMMENDATIONS AND GUIDELINES:

The Department for Ministry Protection and the Committee for Ministry Protection recommends the following guidelines be adopted by the Florida Annual Conference.

- 1. Congregations, schools and other conference entities are strongly discouraged from purchasing and using fifteen passenger vans. Other cost effective and safer alternatives are readily available.**
- 2. Congregations, schools and other conference entities should immediately consider replacing any fifteen passenger vans with a safer alternative such as a Multifunction Activity Bus that complies with the Federal Motor Vehicle Safety Standards.**
- 3. Beginning immediately, congregations, schools and other conference entities should seriously consider discontinuing the use of existing fifteen passenger vans for the transportation of children and youth.**
- 4. Congregations, schools and other conference entities are strongly discouraged from renting fifteen passenger vans. If a fifteen passenger van is rented, liability and physical damage insurance should be purchased separately from the renting company for the maximum limits available.**