

Insurance 101: Vehicle Safety

It's summertime and that means lacrosse players around the country are hitting the road to travel to lacrosse festivals, tournaments and camps. When teams plan their trips, an important – yet easily overlooked – aspect of team travel is vehicle safety. Most of the planning effort is focused on the logistics of organizing carpools and loading players and gear into the vehicles, not on selecting the best qualified drivers or safest vehicles. However, an important part of your team's overall safety program is knowing who is driving your players and how they are being transported.

Planning Team Travel

Lacrosse teams have a responsibility to select safe drivers and vehicles when organizing team travel. With that in mind, every team should adopt the following guidelines for traveling as a group:

- Designate adult drivers only (over the age of 18)
- Verify that each driver is currently licensed
- Avoid choosing newly licensed or inexperienced drivers
- Make sure the driver and the vehicle are fully insured
- Do not overload vehicles with passengers or equipment (minimize distractions and obstacles to clear sightlines)
- Ensure that all passengers wear seatbelts at all times
- Map out your route, making sure everyone understands the directions before the trip starts
- Plan frequent stops to avoid driver fatigue
- Make sure each vehicle has a cell phone (or walkie talkie) for emergency purposes
- Minimize cell phone usage by drivers while on the road

Automobile Liability Insurance

Under the US Lacrosse Insurance Program, members are only covered by the accident plans if they are injured while traveling as a team. There is no coverage for automobile liability when transporting players. Therefore, it is important to ensure that drivers carry adequate limits of liability and not just the bare minimum required in your state. Ask the drivers to provide you with a copy of their insurance policy (or at the very least, their insurance card) prior to the trip. Similarly, when renting vehicles, teams will need to purchase the automobile liability coverage offered by the rental company.

Special Warnings on 15-Passenger Vans

The National Highway Traffic Safety Administration (NHTSA) has recently issued a rare consumer advisory regarding 15-passenger vans, such as those used by colleges, church groups and airport shuttles. The NHTSA states that 15-passenger vans roll much more often when they are weighted down with 10 or more passengers because the center of gravity moves rearward and upward. The shift in the center of gravity also increases the potential for loss of control in panic maneuvers.

Six rollover accidents involving college sports teams and young drivers in 1999 and 2000 brought national attention to the dangers of these vans. In the past six years, over 70 accidents involving 15-passenger vans in rollovers have caused 126 fatalities.

The NHTSA's analysis revealed that 15-passenger vans have a rollover risk that is similar to other light trucks and vans when carrying a few passengers. That risk increases dramatically as the number of occupants increases from fewer than five to over 10 passengers. Vans with 10 or more occupants have a rollover rate in single vehicle crashes that is nearly three times the rate of those that are lightly loaded.

Federal law now prohibits the sale of 15-passenger vans to schools and high schools for student transportation, however, no such prohibition exists for colleges. These vans are also readily

available from rental companies. These are dangerous vehicles. It is important, therefore, that all coaches, tournament organizers and camp directors understand the risks posed by these vans before using them to transport players.

Minimize the Risks

With such strong warnings from the government, the safest bet is to avoid using 15-passenger vans at all times. If that is not possible, please observe the following safety guidelines:

- Use experienced drivers, meaning only those with experience driving fully loaded vans. Never allow students or inexperienced drivers to take the wheel.
- Drive conservatively and avoid excessive speed and sharp turns
- Fill the front seats of the van first
- Do not load any baggage or equipment on the roof
- Keep the gas tank as full as possible
- If you own the van, use high quality rear tires

With these tips in mind, we hope your summer travels will be safe and fun.

Want to hear more?

Look for the next "Insurance 101" article which will cover other unique features of the US Lacrosse Insurance and Risk Management Program. Can't wait? Go right to the US Lacrosse web site at www.lacrosse.org and click on "Insurance." For previous "Insurance 101" articles, click on the section entitled, "Insurance 101." For information on the US Lacrosse Risk Management Program, click on "Risk Management."

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