

Marsh USA LLC
1301 Fifth Avenue
Suite 1900
Seattle, WA 98101
T +1 206 214 3024 M +1 206 605 9491
van.h.vong@marsh.com
www.marsh.com

Memo

To: Brant Henshaw

Date: June 24, 2024

From: Van Vong

Subject: AUTOMOBILES USED FOR CHURCH SPONSORED ACTIVITIES

As respects church sponsored activities whether using personal autos for church activities or rental vehicles, this poses a liability to the church and group insurance program.

We provide the following suggestions regarding renting or using personal autos for church-sponsored activities:

- Drivers should be between the ages of 25 and 70.
- Background and MVR 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.
- Consider cancelling trips when driving hazards such as fog, 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.
- Leave an itinerary with someone at the church; include the route, expected time of travel, and contact numbers

The information contained in this document provides only a general overview of subjects covered, is not intended to be taken as advice regarding any individual situation, and should not be relied upon as such. Insureds should consult their insurance and legal advisors regarding specific coverage issues. All insurance coverage is subject to the terms, conditions, and exclusions of the applicable individual policies. Marsh cannot provide any assurance that insurance can be obtained for any particular client or for any particular risk