



To: Episcopal Diocese, Parishes & Missions  
Re: *Automobiles used for church sponsored activities*

The Church Insurance Agency Corporation (CIAC) would like to make the following recommendations regarding renting or using personal autos for church-sponsored activities:

- ✓ Drivers should be between the ages of *25 and 70*.
- ✓ *Background 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.
- ✓ Cancel all trips when driving hazards such as *fog, high winds, 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*.
- ✓ The purchase of *additional liability coverage from rental agencies* is suggested.
- ✓ Leave an *itinerary* with someone at the church; include the route, expected time of travel, and contact numbers.

The policy offered by CIAC reads as follows:

**Non-Owned Auto Liability** Coverage L is extended **to apply to “bodily injury” or “property damage”** arising out of the use of “non-owned auto” in “your” business.

**Hired Auto Liability** Coverage L is extended **to apply to “bodily injury” or “property damage”** arising out of the use of “hired” in “your” business.

We hope that the information provided here will help your church provide your parishioners and community with a successful program. Should you have additional questions or concerns, please contact CIAC at (800) 293-3525

For more information please go to [www.nhtsa.dot.gov/](http://www.nhtsa.dot.gov/)

Information and descriptions of policies and services are provided solely for general informational purposes and are not intended to be complete descriptions. For complete details of coverage, including exclusions, limitations and restrictions, the actual policy or certificate shall govern.