

# **AUTOMOBILE/VEHICLE OWNERSHIP**

## **Ownership**

Information regarding the purchase of vehicles must be submitted to the Diocese's Office of Administration prior to the purchase. Information needed includes the following:

- Year, Make and Model of vehicle
- Purpose for its purchase
- Vehicle capacity
- Person responsible for the vehicle and records

Parish-owned vehicles cannot be borrowed for personal use by anyone without prior authorization of the pastor. Vehicles shall remain on parish property when not in use.

#### **Vehicle Insurance**

The Diocese requires that insurance coverage on parish/location autos be obtained through Catholic Mutual and that minimum coverage of \$500,000 is secured for each of the following:

- Liability
- Uninsured motorist
- Underinsured

#### **Volunteer Operators' Insurance**

Current insurance laws and regulations state that the insurance for a vehicle, no matter its purpose, owner or driver, is the primary insurance carrier for any accident. There is a policy within the diocese that could offer additional liability coverage should a claim exceed the limits of the private policy.

Recommended limits of liability on personal vehicles being driven on Diocesan/Parish business are \$100,000 per person/\$300,000 per accident.

#### All Operators

When appropriate, employees and volunteers can be asked to drive on Church business. Often, employee and volunteer drivers are important in allowing the Church to fulfill its ministries. The diocesan insurance provider, Catholic Mutual, has developed an online training, Church Transportation: Is It Necessary And Ministry-Based?, which should be viewed by all Church and school personnel involved in the arrangement of transportation. This training can be accessed from Catholic Mutual's website, <a href="www.catholicmutual.org">www.catholicmutual.org</a> and click on the <a href="mailto:CMG">CMG</a> Connect Online Training Hub box.

In order to make sure employee and volunteer drivers are properly trained, employee and volunteer drivers must also take Catholic Mutual's defensive driving course, *Be Smart – Drive Safe.* This 18-minute training program educates drivers to avoid the seven most common causes of accidents. In addition, each driver completes a short questionnaire after the training to verify they have a valid driver's license and an acceptable driving record. Any volunteer driver must complete the volunteer Driver Form and the Private Vehicle Use Application.

### **Driver Selection and Training**

Care should be exercised in selecting individuals who are required or asked to operate a vehicle on behalf of the parish. Accordingly, the following steps should be followed and documented:

- All operators of vehicles on behalf of the parish must be at least 21 years of age and
  must possess and submit to the Diocese's Office of Administration a current, a valid, nonprobationary driver's license within three days of the event for the type of vehicle they will
  be operating.
- 2. A commercial driver's license will be required if the following types of vehicles are to be driven:
  - a. The vehicles manufacturer's weight rating is over 26,000 pounds
  - b. Vehicle is designed for 16 or more passengers, including the driver
  - c. When required by federal or state law
- 3. No one will be allowed to drive on behalf of the parish who has any of the following citations or convictions in the past three years:
  - a. Operating a vehicle during a period of license suspension, revocation or forfeiture
  - b. Driving under the influence of alcohol or drugs
  - c. Hit and run accident
  - d. Failure to report an accident
  - e. Negligent homicide arising out of the use of a motor vehicle
  - f. Using a motor vehicle without the owner's authority
  - g. Permitting an unlicensed person to drive
  - h. Reckless driving
  - i. Speed contest, accidents and/or moving violations which total three
  - j. A combined total of 3 or more accidents and/or moving violations
- 4. It is the responsibility of the driver to ensure that passengers adhere to the current Kentucky State safety belt laws and regulations.
- 5. All multi-passenger, parish-owned vehicles should be equipped with a first-aid kit.
- 6. Cell phones and other electronic devices are not permitted to be used while operating a motor vehicle.

7. Because of new U.S. Department of Transportation regulations, no parish-owned multipassenger vehicle is to be driven across Kentucky State lines without parish approval.

#### **Prohibited Vehicles**

The use of 11 - 15 (including driver) passenger vans to transport passengers is strictly prohibited. As early as 2001, the National Highway Traffic Safety Administration issued warnings on the serious rollover potential of these types of vans. This led to the federal prohibition of the sale or leasing of these vans to schools and churches by authorized dealerships. The following types of vehicles should be used instead:

- A school bus or a Multifunction School Activity Bus (MFSAB).
- A mini-van or a SUV that has a total capacity of no more than 8 people.
- Vehicles that have a rated capacity of 16 or more passengers, such as shuttle buses, must comply with the same safety standards as a multifunction school activity bus.
- Simply removing the seats to reduce the occupant capacity of the vans is not allowed.
- Any current vans owned by the locations can be converted for use as a maintenance or cargo van by permanent removal of the seats.

# **Accident Reporting**

- 1. Obtain medical assistance at the scene as soon as possible, if needed.
- 2. Contact local police, sheriff or highway patrol authorities as required.
- 3. Driver should make no comment regarding the fault of either party.
- 4. Exchange driver, vehicle and insurance information.
- 5. Report accident to insurance company using the information shown on the insurance card that is in the vehicle.
- 6. Report accident/moving violation to the parish and to the <u>Diocese's Office of Administration</u>.