

Transportation: Drivers

Finding and selecting appropriate adult drivers is essential to youth ministries "on the go" scheduling. Competent, responsible, mature adults are in great demand. Drivers for youth ministry activities, events, programs, retreats, etc. must be responsible adults at least 25 years of age.

- 5.23 Only cleared adults 25 years of age or older may be drivers to and from parish youth activities (drivers acting on behalf of a parish).**
- 5.24 All vehicles must meet safety standards as outlined in the Vehicle Inspection Checklist that appears in Section Three of the FSGC Manual (see Appendix Four of this manual).**
- 5.25 High School-aged students are never to serve as drivers for youth ministry.**

This includes youth who are seniors in high school and who have reached the age of 18. A young person may drive himself/herself from home to a youth ministry program at the parish and then home again. In addition, a young person might bring a friend to and from an event, but these situations are at the discretion of the young person's parents (the parents of both the driver and the passenger) and not under the purview of the youth ministry leaders.

Drivers and Insurance

The Diocese of Wilmington carries secondary liability insurance. Liability insurance is necessary if there is a question about responsibly and supervision of the young people entrusted to our care.

- 5.26 All drivers must complete and sign a Volunteer Covenant even if they will drive only once for youth ministry.**
 - 5.26.1 The insurance that a volunteer carries on their vehicle must meet the diocese's recommended minimum limits: \$50,000 per person/\$100,000 per occurrence.**
 - 5.26.2 The insurance on their car is considered primary insurance in the case of an automobile accident.**
 - 5.26.3 The medical insurance of the passengers in the car is considered secondary coverage.**
 - 5.26.4 The diocese does not carry insurance to cover automobile accidents of drivers of privately owned cars.**

The insurance on a vehicle follows the vehicle. This applies regardless of who is driving it or for whatever purpose, just so long as the vehicle is being driven with the owner's permission and within the scope of that permission.

If a parent gives permission to have his/her car used by the youth ministry, then that car's insurance must pay for any injury or damage caused by the use of that automobile. Also, if there is any damage to the car itself while it is being used; i.e., is in a collision, there is nothing in the diocesan insurance policy that would pay for the repair of the auto.

Whenever a car not owned by the diocese is to be used, the Coordinator is to make sure there is insurance on the car. If we can assume there is liability coverage, then it would be "primary" coverage. That is to say, the insurance on the car would have to be used first to pay any suits or claims arising out of any accident or injury caused by the car.

Minimum levels of required auto insurance

The insurance that a volunteer carries on their vehicle must meet the diocese's recommended limits: \$50,000 per person/\$100,000 per occurrence (See policy 5.25.1).

How to read liability limits

The following information will help you understand the table of liability limits.

First number: bodily injury liability maximum for one person injured in an accident.

Second number: bodily injury liability maximum for all injuries in one accident.

Third number: property damage liability maximum for one accident.

What is no-fault?

Some states have "no-fault" laws, meaning your auto policy must pay medical bills for injuries suffered in an auto accident regardless of who caused the accident. Maryland and Delaware are both "no-fault" states.

State	Liability required? Liability minimums (in thousands of dollars)	PIP required?	No-fault state?	Uninsured motorist coverage required?
Delaware	Yes, 15/30/5	Yes	No	No
Maryland	Yes, 20/40/15	Yes	No	Yes

Passenger Vans

In the interest of safety for youth and adult participants in Diocese of Wilmington programs, the evaluation and regulation of the use of 15-passenger vans is critical.

Federal law prohibits the sale of 15-passenger vans for school related transport of high school and younger students. The National Highway Traffic Safety Administration

(NHTSA) has issued warnings to users of 15-passenger vans due to increased roll over risks under certain conditions. It has been determined that risks increase significantly when vans carry more than 10 passengers.

5.27 The use of 15 passenger vans to transport young people (under 18) is prohibited by the Diocese of Wilmington.

5.27.1 Removing the back seat of a 15-passenger van does not render it acceptable.

Because of these risks, it is important that experienced drivers who are familiar with the handling characteristics of these vehicles operate passenger vans.

Participation in defensive driving courses is recommended where such courses are available.

In consultation with the insurance company for the Diocese of Wilmington, and because of the difference in how they are constructed, 12 passenger vans are acceptable for use in transporting young people.

Rental Vehicles

When renting vehicles for youth ministry activities, the agent of the parish (youth minister, secretary, pastor) should contact the parish or diocesan Office for Catholic Youth Ministry to request a certificate of insurance. This form will provide the rental agency with proof of insurance and will cover any damage incurred while the vehicle is in use. Be sure to include any additional drivers and to make the rental arrangements in the name of the parish, not a person's name. Public transportation and regularly scheduled airlines/vessels operate under strict equipment, personnel and insurance requirements and there are recommended means for large group travel. For in-town transit of large groups, it is recommended that Churches hire local school bus companies to transport youth to and from events.