

# ARCHDIOCESE OF CHICAGO

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Department of Insurance and Risk



Post Office Box 1979  
Chicago, Illinois 60690-1979

Phone: 312-751-8295  
Fax: 312-751-8392

Published: May 18, 2006

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Re: 15-passenger Vans and Mission Trips

Dear Pastor and Business Manager:

Many parishes / schools utilize 15-passenger vans for the transport of people and goods for day-to-day church related activities including mission trips. On a national basis there have been catastrophic accidents involving these vehicles with serious injuries to the passengers and crash related fatalities. Coupled with large jury verdict awards, the use of these vehicles has captured the attention of our insurance carriers.

For the short-term, the insurance carriers will continue providing coverage for these vehicles in our operations. For the July 1, 2006 to July 1, 2007 policy period, the premium rates will remain at \$2,500 per vehicle for any vehicles of record as of May 1, 2006. Any vehicles acquired or leased after May 1, 2006 will be subject to the higher premium rate of \$8,500. The daily rental rate will be \$75.00 per vehicle which will be charged to your parish account. Please keep this in mind when planning your mission trips.

For the July 1, 2007 to July 1, 2008 policy period, the premiums rate will be at least \$8,500 per 15-passenger van, regardless of intended use, age or manufacturer.

During the course of the 2006-2007 fiscal year, please do not acquire any additional 15-passenger vans either by purchase or donation and to dispose of as many 15-passenger vans as possible. As a viable substitute, the Christian Law Association recommends ***“...the 15-passenger mini-bus as a good alternative to a 15-passenger van. School buses provide the highest level of safety for children. This is clearly demonstrated by the fact that the number of school bus passenger fatalities nationwide averages approximately ten each year out of ten billion student trips. Although a 15-passenger bus costs about \$7,000 more than a 15-passenger van, the increased safety and decreased risk of liability justify the additional expense. In addition, 15-passenger buses last longer and have lower insurance and maintenance costs.*”**

***Mini-vans are another alternative. They are 40 percent less likely than 15-passenger vans to rollover in an accident, and many people have mini-van driving experience.”***<sup>1</sup>

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<sup>1</sup> [http://www.christianlaw.org/15-passenger\\_vans.html](http://www.christianlaw.org/15-passenger_vans.html)

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For the summer 2006 mission trips, if you must rent any type of vehicle for a mission trip, carefully read and follow the instructions on rentals in the Fleet Vehicle Program. This document may be obtained via the web address in the footnote below.<sup>2</sup>

Based on the insurance carrier's actions, they are providing us with a window of time to reduce the size of our fleet of 15-passenger vans. We should consider this a blessing as other carrier's have been unwilling to insure these vehicles at all while others have provided only 60 days advance notice of their plans to no longer provide coverage for these vehicles.

The Department of Risk Management encourages you to share this letter with your staff members and volunteers who utilize fleet vehicles as well as any new employees and volunteers. Please be sure to consider all available alternatives. To make the use of charter bus services more economically viable, please consider teaming up with other parishes.

Please drive safely and responsibly. Please feel free to call me at 312-751-8295 with any questions you may have.

Sincerely,

A handwritten signature in black ink that reads "Matt".

Matthew Kaminski  
Risk Manager

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<sup>2</sup> [www.archchicago.org/departments/financial\\_services/pdf/fleet\\_automobiles.pdf](http://www.archchicago.org/departments/financial_services/pdf/fleet_automobiles.pdf)

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