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## Church Auto Liability

### *How Can You Prevent It?*

One growing area of liability exposure within the Catholic Church is related to driving and transportation activities. With this in mind, Catholic Mutual Group has developed and is excited to introduce *Be Smart – Drive Safe* and Church Transportation-Is it Necessary and Ministry-Based?

These valuable Risk Management tools can be used to ensure those who drive on behalf of your church or school will drive safer and reduce your liability exposure.

## **BE SMART - DRIVE SAFE**

### **WHAT IS *BE SMART – DRIVE SAFE*?**

*Be Smart - Drive Safe* is a condensed 18 minute online defensive driving course. This informative – yet entertaining – course will provide the trainee useful information to become a better defensive driver. *Be Smart – Drive Safe* is available at **no cost** and can be easily accessed and viewed when it is most convenient for the trainee!

### **HOW DOES *BE SMART – DRIVE SAFE* BENEFIT MY PARISH OR SCHOOL?**

By asking any employee or volunteer who drives on behalf of the church or school to take this course, safer transportation will be provided and the church or school will reduce its liability exposure to an auto loss!

### **HOW DOES *BE SMART – DRIVE SAFE* BENEFIT THE TRAINEE?**

The trainee becomes a better defensive driver AND can possibly be eligible for a reduction in their personal insurance rates!

### **WHO SHOULD TAKE *BE SMART - DRIVE SAFE*?**

Ideally, anyone that drives on behalf of your church or school should be asked to take the course.

### **HOW DO WE ADMINISTER THE *BE SMART – DRIVE SAFE* PROGRAM AT OUR CHURCH OR SCHOOL?**

Ideally, the church or school should designate a transportation coordinator (s) at your facility. The transportation coordinator identifies drivers and provides those drivers the *Be Smart - Drive Safe* handout. The transportation coordinator will need to determine the individual(s) from their location who will receive email confirmation that a driver has completed the training. The coordinator then simply adds the email address of the individual(s) to the *Be Smart - Drive Safe* handout.

### **HOW CAN WE PROPERLY SCREEN THOSE WHO DRIVE FOR OUR CHURCH OR SCHOOL AND DETERMINE IF THEY ARE ELIGIBLE TO DRIVE?**

The transportation coordinator will be emailed results to the screening questions completed by the trainee at the end of the training. The coordinator will simply need to take a quick look at the results and any answers printed in “red” will indicate a potential problem driver. In these cases, the trainee should not be allowed to drive on church or school business. As an added bonus, *Be Smart – Drive Safe* replaces the need for the driver to complete the Driver Information Sheet!

### **HOW CAN DRIVER’S ACCESS *BE SMART – DRIVE SAFE*?**

Enclosed is a handout that provides detailed instructions to access the *Be Smart – Drive Safe* training program. This handout can be distributed to anyone that drives on behalf of your church or school.

## **CHURCH TRANSPORTATION- IS IT NECESSARY AND MINISTRY BASED?**

### **WE HAVE EMPLOYEES AND VOLUNTEERS DRIVE ALL THE TIME TO ASSIST THE CHURCH AND SCHOOL IN OUR EVERYDAY ACTIVITIES. WHAT’S THE BIG DEAL?**

In today's litigious society, the Catholic Church has seen an increase of large loss automobile claims and in particular, non-owned auto liability claims. It is vital that churches and schools develop a “best practices” approach when utilizing employees or volunteers to drive on behalf of the church or school. Not only will this approach provide a better assurance that our drivers and passengers will be safer, but also reduce the liability exposure associated with church and school transportation.

### **WHY DO WE HAVE TO GO TO SUCH EXTREMES TO SCREEN DRIVERS THAT MAY ONLY OCCASIONALLY DRIVE ON BEHALF OF OUR CHURCH OR SCHOOL?**

The Church is legally liable and ethically responsible for accidents that happen as a result of individuals driving on behalf of the Church. With this in mind, Catholic Mutual has also developed new online training titled *Church Transportation – Is it Necessary and Ministry-Based?* This training addresses the needs and ramifications of the Church being involved in transportation. This training should be viewed by pastors, business managers, principals and any designated individual(s) at your location responsible for coordinating driving such as the transportation coordinator.

### **HOW CAN WE ACCESS *CHURCH TRANSPORTATION – IS IT NECESSARY AND MINISTRY-BASED?***

This training module can be found on Catholic Mutual's website [www.catholicmutual.org](http://www.catholicmutual.org). Once you have logged in, select Online Training. Then select *Church Transportation – Is it Necessary and Ministry-Based*. This training is available at **no cost** and can be easily accessed and viewed when it is most convenient for the trainee!





## BE SMART DRIVE SAFE

One growing area of liability exposure within the Catholic Church is related to driving and transportation activities. In an effort to reduce this exposure, the Diocese of \_\_\_\_\_ requires all individuals who drive for the Church to take a defensive driving course prior to performing any driving duties. The following course takes less than 20 minutes to complete and training is free. As an added bonus, you may even be able to receive a discount on your personal auto insurance coverage.

**Thank you for helping us with our transportation needs!**

### **To begin the course:**

- Go to [www.cmqdrivesafe.com](http://www.cmqdrivesafe.com)
- A link to the course can also be found on Catholic Mutual's website at [www.catholicmutual.org](http://www.catholicmutual.org). Scroll to bottom of main page and click on Be Smart-Drive Safe, located in box titled Risk Management/Defensive Driving.
- Select English or Spanish
- Enter your information in the boxes provided.

**In the last information box "*Email My Results To*",  
please enter the following email address(es):**

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- Click "Continue"
- After watching the video program, click the "Continue" button and answer the certification questions
- Click "Finish"
- Your training results will be emailed automatically. You will also receive an email confirmation that you have completed the course.

If you experience any trouble viewing the course,  
please contact Jenny Hulsén at OPUS.  
Her direct phone number is (913) 825-1618 and her email address is  
[jenny@opustraining.com](mailto:jenny@opustraining.com). She will be happy to assist you.



## **ONLINE TRAINING**

Catholic Mutual is offering the following online training courses:

***Preventing Slips, Trips & Falls***

***Fire Safety***

***Preventative Maintenance***

***Church Transportation – Is It Necessary and Ministry-Based?***

There is no cost associated with utilizing the training modules! Each training module takes less than 20 minutes to complete. **A short quiz is provided at the end of the training.**

### **To begin the training:**

- Sign onto Catholic Mutual's website [www.catholicmutual.org](http://www.catholicmutual.org). Click on "Member Login". The user name is \_\_\_\_\_ and the password is service (all lower case letters).
- Click on "Login"
- Select "Online Training"
- Click on "[Please click here.](#)"
- When you reach the training site, you will be prompted to:
  - Select a language
  - Select a subgroup – From the drop-down menu, select and click on your arch/diocese
  - Select a subgroup again – From the drop-down menu, select your location
  - Confirm your selection is correct
  - Select a course from the drop-down menu
  - Click on "launch course"

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