



Catholic Mutual  
Connection

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# CONNECTION

## DISTRACTED DRIVING

According to the Cellular Telecommunications & Internet Association, approximately 321.7 million people have a cell phone compared to an estimated 48.7 million in 1997. Approximately 184.3 billion text messages are sent on a monthly basis, versus 1.2 million in 1997. With ever increasing demands on our personal and professional time in today's busy society, learning to juggle multiple tasks at once is something we all face daily. As a result, a traffic safety epidemic has emerged on America's roadways that demands immediate attention: **distracted driving**.



In 2010, 3,092 people were killed in crashes involving a distracted driver. One of the most alarming and widespread forms of distracted driving is cell phone usage. According to a Carnegie Mellon study, driving while using a cell phone reduces the amount of brain activity associated with driving by 37 percent. *This is true even with the use of hands-free devices!* A report from the National Safety Council found that more than one out of every four traffic accidents is caused by people talking on cell phones or sending text messages.

The National Highway Traffic Safety Administration (NHTSA) has determined that driver inattention is a leading cause of traffic crashes, responsible for approximately 80% of all collisions. Drivers who use cell phones while driving are four times more likely to be in a crash. Drivers who text while driving are 23 times more likely to be in a crash. Text-

change the behavior of drivers through legislation, enforcement, public awareness, and education. Several states currently ban the use of handheld cell phones while driving, and many states are contemplating certain measures to actively address the issues. While state laws do not specifically address employer liability, there are unique exposures created for employers who have employees in cell phone related accidents. In one case, \$2 million in damages were awarded to a child's family after an employee hit and killed the child. The family sued the employee's company after cell phone records reflected the employee was talking to a client at the time of the crash.

The church is not immune to employer-related liability suits. Consideration should be given to the implementation of sound policy that entirely prohibits the use of cell phone or similar devices for business purposes while driving. As responsible individuals, we should take to heart the case studies and statistics on our personal time. For more information about your state requirements, you may visit the Governor's Highway Safety Association at [www.statehighwaysafety.org](http://www.statehighwaysafety.org).

## PASSENGER VANS—HAS ANYTHING CHANGED?

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requirements for a school bus, cannot be used to transport students to and from home and school. It may only be used for activity transportation such as: field trips, athletic events, etc. MFSAB does not require the driver to have a CDL (commercial driver's license) if the seating capacity is under 15. If the traditional school bus is used, no matter what the seating capacity, a CDL is required for those driving the bus. Driving the MFSAB is an

attractive alternative to school buses because a CDL is not necessarily required.

One question we frequently receive is: "How can I tell if this bus is a MFSAB?" The manufacturer must attach a sticker or placard to the inside driver's door or a conspicuous location, certifying the bus meets MFSAB standards. Providing a vehicle identification number (VIN) will not provide sufficient information. The VIN will only provide information concerning the manufacturer of the cab and chassis and not the passenger body. This must be provided by the bus body manufacturer. This is because major vehicle manufacturers, such as: Chevrolet, GMC, and Ford do not manufacture passenger bodies. This is accomplished by an aftermarket vendor that is certified to manufacture bus passenger compartments.

When looking for an alternative to 11 to

15 passenger vans, there is a simple way to shop for an activity bus. Talk to a sales representative, let them know that you are looking for a MFSAB that complies with the following four (4) Federal Motor Vehicle Safety Standards (FMVSS):

- 1) FMVSS #111: Fulfills the safety requirement for the rear view and cross view visibility
- 2) FMVSS #220: Establishes requirements for school bus body structure in roll-over accidents
- 3) FMVSS #221: Regulates the strength of body panel joints in school buses
- 4) FMVSS #222: Establishes occupant protection requirements for school bus passenger seating and barriers.

While still more expensive than the 11 to 15 passenger vans, the prices of the above vehicles are becoming more competitive. Also, due to the changes in federal and state rules, more of the activity buses are on the market and used ones are becoming available as well.

What is of paramount importance is the safe transportation of our youth to their activities. As with any job, this is accomplished by using the right tools, in this case, the Multifunction School Activity Bus. As always, if you have any questions or need assistance, your Catholic Mutual Representative will be able to get you the answers you need.

now prohibit the use of these vehicles for the transportation of students for activities. Current regulations require that vehicles with a capacity in excess of 10 passengers must comply with specifications required for school buses if the vehicle is to be used to transport students to and from school or for school activities.

Any vehicle with a capacity in excess of 10 passengers, used to transport students from home to school and back home, must be a traditional school bus. The vehicle must be painted school bus yellow and have all flashing lights, cross arms, and stop signs. If students are being transported to school activities, they have the choice to be transported in either traditional school buses or what is referred to as a multifunction school activity bus (MFSAB). An activity bus, even though it meets most of the safety

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Passenger Vans

## PASSENGER VANS—HAS ANYTHING CHANGED?

The Risk Management Department at Catholic Mutual continues to field questions on 11 to 15 passenger vans. Using these low cost vehicles has been the preferred choice for meeting the transportation needs of our churches, schools, and other ministries. However, the safety of these vehicles has been called into question over the years.

At the peak of their popularity in the mid 1990's to the mid

2000's, these high-profile vehicles made the news around the country for their number of fatal accidents. Over a 10 year period, an average of more than 150 people died per year, and scores were seriously injured as a result of accidents involving 11 to 15 passenger vans. Most of these accidents were single vehicle accidents. An estimated 81% of those being rollover crashes. These accidents were a result of several factors: drivers being unfamiliar with the unique driving characteris-

tics of their vehicle, poor maintenance (mostly related to low tire pressure), and the effects of cross winds pushing against these vans. Due to the above factors, the Federal Government restricts the purchase of 11 to 15 passenger vans by schools for the transportation of school students. In addition, most states

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**CATHOLIC MUTUAL GROUP**

An informational newsletter provided to the members of  
Catholic Mutual Relief Society + Spring/Summer 2013



# LOCKDOWN

Catholic schools take great pride in the safe, caring environments provided to their students. However, recent events serve as a reminder that wide-scale violent acts can occur anywhere, at any time. Catholic schools are not immune from this type of violence. The following guidelines should be followed to ensure your students, faculty and staff are kept safe.

## Monitored Entrances

All secondary entrance doors to the building should remain locked. The main entrance to the school should be monitored at all times by qualified personnel or a buzz-in system should be in place. When possible, security cameras are recommended at each entry point. All visitors should be required to sign in/out at the main office and visitor badges should be provided. Staff members should be instructed to be on alert and use caution when spotting an unknown individual in the building not wearing a Visitor Badge.

## Developing Lockdown Procedures

Schools are strongly encouraged to develop written lockdown procedures. In addition to having a plan, it is critical that the plan be put into practice with drills conducted on a regular basis.

## Identifying Means of Communication

To begin, identify the system you will use to warn faculty, staff and students to lockdown the school. A public address system that can be heard throughout the school is recommended. Test your communication system in each room of the building (include restrooms and lounges). Be sure your communication system can reach every area of the building, as well as the areas outside of the building where students or faculty may be present. Ideally, this would include any neighboring parish buildings.

In addition, the Principal and another designee should keep a group contact list on their mobile device to send a quick text message to the group such as "lockdown in place." The contact list should include the pastor and other primary contacts.

## Developing a Script

Use simple language to make emergency announcements. The Federal Emergency Management Agency discourages using codes and signals as these can be confusing, especially for substitute teachers, school visitors, or contractors.

## Meet with Local First Responders

A positive, collaborative relationship with first responders is critical. Law enforcement, fire officials, and other emergency responders should visit your school to provide consultation when developing your plan. Submit floor plans of your school to first responders and update the plans when necessary.

## Train Staff

Ensure staff is educated on their specific roles and responsibilities if a lockdown occurs. Emphasize the importance of emergency drills during staff meetings. Encourage feedback from staff concerning drills and procedures. Be sure to include emergency procedures in informational packets for substitutes or new staff members. Be able to work with staff to provide provisions during emergencies for any students with special needs.

## Conduct Drills

Schedule drills on a regular basis – at least once per semester. Drills are critical for certain reasons.

First, they assure a predictable response in the event of an actual emergency. Secondly, drills help identify problems or weaknesses in your procedures so they may be corrected. Third, staff and students get a better idea pertaining to expectations of them during an actual emergency when participating in regular practice drills.

Notify emergency responders at least 48 hours prior to holding a drill, and invite them to observe and give feedback. At the beginning of the school year, inform parents/guardians that

first responders may be present during drills throughout the school year. The sight of law enforcement officials on school grounds may cause parents to be alarmed.

## If the Assailant is in the Building

Take refuge in the nearest classroom, office, or other room. If students are in the hall, bring them to a secure location.

Secure the immediate area – classroom, office, restroom, etc.

- ◆ Lock and/or barricade the door using whatever is available – desks, table, file cabinets, books, etc.
- ◆ After securing door, stay behind objects and away from door.
- ◆ If it is safe to do so, allow others to seek refuge with you.

Reduce your vulnerability

- ◆ Close blinds.
- ◆ Block windows.
- ◆ Silence cell phones.
- ◆ Keep people/students calm and quiet.
- ◆ After securing room, people should be positioned out of sight and behind items that might offer additional protection – walls, desks, file cabinets, etc.

Take attendance to account for students and staff in your class.

Remain in lockdown and do not communicate with anyone at your door until you hear official instructions from a recognized administrator or law enforcement.

## Confronting Assailant

Consideration should be given as part of your plan on whether to confront the assailant. Law enforcement has indicated in many instances, this can be successfully done. Be sure to work with your local law enforcement agency if this option is being considered.

# LOCKDOWN

**If you find yourself in an open area, immediately seek protection:**

- ◆ Put something between you and assailant.
- ◆ Consider trying to escape.

## Call 911.

Stay on the line until it is answered – do not hang up, even if you are unable to talk. Be prepared to give the following information:

- ◆ Your location (building name and room number).
- ◆ Description of what is occurring.
- ◆ Number of people at your location.
- ◆ Injuries, if any.
- ◆ Description of assailant(s) – try to be as specific as possible.

## If the Assailant is on School Grounds

If the assailant is outside, the exterior of the school must be immediately secured to prevent the assailant from entering the school.

## If Students are Enroute to School When Incident Occurs

Have a plan if a lockdown takes place while students are on school grounds or on their way to campus (i.e. students returning from

a field trip; students at recess.) Designate a meeting area for these students/staff ahead of time and inform parents of the designated meeting area to be used. Determine how you will communicate the emergency situation to the staff accompanying students.

## Recovery

In the event of an incident, is your school prepared to immediately provide mental health services? Consult with local mental health professionals as part of your planning and procedure.

Every school is different and it's impossible to create a "one-size-fits-all" plan to cover all the different variables at each school. **Therefore, it is imperative that each school works closely with local officials (i.e. fire, police, emergency management, etc.) to develop a workable plan which is site-specific for your school.**

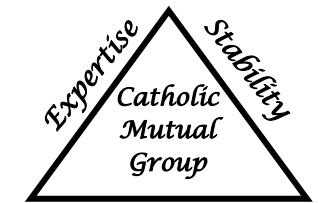
If you have any questions regarding this information, please contact the Risk Management Department at 1.800.228.6108 or [rm@catholicmutual.org](mailto:rm@catholicmutual.org).

## Tales from the Catholic Mutual Loss Control Corner!

In September 2012, a Loss Control inspection was conducted at Holy Rosary Church in Bozeman, MT. This church had just completed a beautiful \$5M renovation and addition. As part of the inspection and preventative maintenance, an electrical audit was completed and an infrared laser thermometer was used to scan all the electrical panels throughout the facility. Part of the renovation project was to install new electrical panels and wiring in the lower level of the church. Upon examination of the new panels, there was a group of 5 circuit breakers with evidence of excessive heat ranging from 124 degrees to 145 degrees. As you would assume, any panel emitting excessive heat at those temperatures would indicate a problem. The Loss Control Representative urged the parish to contact their electrical contractor immediately to address and correct the problem. Unfortunately, the electrical company representative was unavailable on this day. The parish employee was persistent and contacted the general contractor on the project

requesting immediate action. Arrangements were made to have the electrical contractor come out the next day to inspect the breakers. The next morning, the electrical contractor was able to examine the panel and found an alarming problem. With the panel only being activated a few weeks earlier, one of the breakers was found to be extensively damaged with stains due to excess heat. As seen on the connector portion of the breaker switch, the charring suggests it was moments away from failure and a potential catastrophic fire loss to this new \$5M renovation and addition. Ironically, had the fire occurred inside the panel, the possibility of the other breakers tripping would likely occur. If so, this may have deactivated any alarm system notifying emergency services or, affected any fire suppression system.

As a result, the diocese has asked



## Commitment

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