



BISHOPS' PLAN INSURANCE COMPANY

Safety and Loss Control News

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About BPIC

Bishops' Plan Insurance Company (BPIC) is a nonprofit group reinsurance captive and company established in 2003 to serve the risk management needs of Dioceses across the United States. We are 30 members. BPIC offers a customizable program that allows each diocese to work with its broker and BPIC's underwriting team in designing its own program structure as a portfolio of coverages. BPIC is led by its Board of Directors along with the spiritual guidance of its Episcopal Moderator. BPIC offers a member's only website comprised of risk management information. Contact information is provided below if you would like more information about BPIC or the website.

Phone:
Toll-Free: 877.325.BPIC (2742)

Email:
info@bpicmembers.org

Website:
www.bpicmembers.org

BPIC Risk Control Committee Members:

Tom Schadle (Chair), Tulsa
Mike Witka, Indianapolis
Bill Rafferty, Paterson
Patrick Ketchum, Springfield, IL
John Eric Munson, Las Cruces

Establishing a Fire Safety Program

A fire safety program should be concerned with both fire prevention and fire protection. Unfortunately, many operations place their entire emphasis on fire protection equipment and neglect what should be the most effective means of fire protection—fire prevention.

A basic fire prevention program should include policies and procedures that address fire safety concerns, regularly scheduled fire inspections, and a preventative maintenance program for high fire-risk equipment.

A comprehensive inspection program should include fire related items to help identify and correct hazardous situations before a fire loss occurs.

Fire protection equipment and emergency procedures should be selected and designed to minimize loss of life and property damage once a fire occurs. This equipment should be included in self-inspection and preventative maintenance programs to ensure proper operation in the event of a fire emergency.

Fire procedures and evacuation plans should be reviewed periodically and revised to meet the needs of any building or operational change.

Fire hazards are conditions which may create or increase the probability of a fire. To eliminate fire hazards, all personnel should:

- Keep passageways and exits clear.
- Maintain access to fire fighting equipment such as extinguishers, hoses, cabinets and fire protection systems.
- Enforce "No Smoking" regulations.
- Maintain stoves and ovens clean and free of grease residue.
- Properly store flammable and combustible materials.



- Report any apparent unsafe conditions that might result in fire.
- Take care to disconnect irons after use.
- Use interior finishes that meet life safety codes.

Employees should be introduced to fire procedures and fire-fighting equipment during their initial orientation. Department heads should instruct employees as to the location and application of fire alarms and fire extinguishers, as well as to fire procedures specific to their areas. Fire drills should also be scheduled regularly as appropriate.

Additional Fire Prevention Safety Practices

- Know the facility's emergency evacuation plan.
- Personnel in each department should know the location and operation of all fire extinguishing equipment in their department.
- After using an extinguisher, report the use immediately to a supervisor so a replacement may be obtained or the fire extinguisher recharged.
- Do not lock exits (chained or otherwise) from the inside.

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Dioceses Called to Empathy and Action Managing Alleged Survivors Abuse Claims

Authors: Peter Persuitti, Dr. Steven Dranoff

Today's dioceses serve some of the most difficult societal circumstances (food insecurity, homelessness, foster care, poverty, drug addition, developmentally delayed and vulnerable constituencies), and we saw demands for their services skyrocket during the prolonged pandemic. We are so grateful for their vital role in society and see tremendous promise for the future. Parish and school youth-serving organizations in particular have a keystone role in the long-term development of our society and are called to do all they can to ensure a positive, formative experience.

We recognize the human condition of failure, and we must always be on guard as faith-based communities of caregivers to protect vulnerable people from abuse. Nothing can bring back a life impacted by life-changing harm or abuse. We have headlines about catastrophic abuse, often about incidents that happened many years ago. While these incidents are horrific, they are the exception, not the rule.

Carriers, board members and outside organizations read these headlines and immediately extrapolate without the full context. Of course, we should never be satisfied that our youth-serving ministries and schools may not have had reported incidents of malfeasance. In some ways, a healthy organization has effective reporting mechanisms and proactive training, and reporting is a good thing, in terms of being proactive, addressing the problem and caring for the alleged survivor as soon as possible and with the utmost of empathy. Recall the potential vicious cycle of an abused becoming an abuser.

Let's look at where we are today with this societal expectation of ensuring safe environments and lift up some elements of confidence that the future will be better:

- We continue to learn more each day about the nature of this risk—amazing advances have been made in our many years of working in this area. We are even looking at credentialing (similar to so many organizations overseen by the Council on Accreditation) for diocesan ministries and services that truly live out the standards of care. Like most effective brands, this credential will say something powerful: "We ARE a safe environment!" It will never make us perfect, but our intentions will be in front of our eyes every day as part of our brand.
- We can't fix the past. We as leaders have inherited the history of our organizations—its former leaders, staff, volunteers—and research has clearly shown that something abnormal (bell curve) occurred in the 80s and early 90s to cause a breach in the dike of safety. We are gifted today



"As leaders, we have to find ways to bring our employees together, to create the fertile soil that enables empathy to grow."¹ Johnny C. Taylor, president and CEO, Society for Human Resource Management.

with more informed data and research, and as a result, public opinion and civil authorities have taken a no-tolerance position. In fact, such alleged breaches are crimes and must be reported.

- We have moved from compliance to commitment. In the 21st Century, we began to have checklists of requirements for safe environments in parishes, schools and related ministries, that were noble and in many cases, dutifully documented. It was a great step in the right direction. But the safety of vulnerable populations ultimately is much more than a checklist—it's a cultural shift and mindset that is pervasive throughout the organization and broader community. This latent evil lurks and needs all of us working together, including our local first responders.
- We can look forward and make this pursuit of excellence an everyday mindset. We will always want to protect our dioceses' brand and reputation, but now we see the core of our organizations is our mission to protect youth (any vulnerable stakeholders) and to foster tomorrow's leaders. Many dioceses have successfully invested in victim advocacy coordinators (VACs), a role at the cornerstone of an empathetic organization.
- **It's not if, but when.** To that end, just like fire drills are a way to plan and prepare for an incident—thus saving as

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many lives and assets as possible—as part of our strategic planning, we as parishes, schools and related ministries need to plan for situations that are troubling. We must be prepared to confront allegations or reports in minutes and hours, given the potential damage caused from misinformation or silence. Public opinion has now surpassed the court of law in terms of catastrophic issues such as abuse.

- Insurance is not the answer to the problem. It's a risk transfer mechanism that could be helpful, mindful it is complex when it comes to this exposure—and it is shifting every day. Terms like occurrence and claims-made, retro dates and tail coverage, diminishing definitions of coverage terms and bodily injury, and vanishing retro dates are like shifting sand.
- Notice how carriers have significantly reduced limits of coverage, for example. Why? Have we given plaintiffs targets to pursue? Has social inflation turned this into a catastrophic risk? Again, we emphasize that no price can be put on a vulnerable person harmed. Youth organizations CAN and MUST make this aspect of their environment front and center of all they do. This defensible position will allow our youth-serving ministries and schools to confront these assaults with good conscience. Each alleged breach will be an opportunity to mobilize our empathy and advocacy resources to reduce the longstanding harm.
- Diocesan leadership knows their people, their processes and their mission, and we must use confidence in this area to take on this responsibility. We also must use science, and we have been fortunate to partner for many years with Dr. Steve Dranoff, a psychologist and creator of Risky Business. Dr. Dranoff, our consulting partner presented a case study of building a culture of empathy at the [2022 Convocation](#) in New Orleans. This [study](#), championed by Bishop and Vicar General of the Diocese of Paterson, NJ engaged employees, clergy and volunteers in building levels of awareness to strengthen self and culture of the organization.
- The successful work completed by the Diocese of Paterson and Dr. Dranoff, further emphasizes that diocesan focus should be on creating an empathetic community that is equipped with resources and awareness. It begins with an understanding of the brain and the way people think. We also must recognize that the brain is like a muscle that must be given exercise and nutrition—education and recurring training. We see tremendous potential to use Dr. Dranoff's research, data and proven theories to actually evaluate diocesan ministries, schools and communities in terms of its empathy score.

Like any human situation, there is imperfection in our midst, and much of it lies in the obscure dark world—now permeating cyber space as well. We can't abandon society's needs, given the risks these threats pose. Enterprise Risk Management (ERM) thinking lifts up risk as an opportunity as well, and incorporating ideas presented here, customized to the context always, offers a promising path forward for everyone. It has to begin with diocesan leadership and it has to be an engaging concept that permeates the culture with empathy as the focused mindset². Time to make that commitment, to build confidence through empathy—education, training and living it out.



Author Information

Peter Persuitti, Managing Director, Nonprofit and Religious Practices

Dr. Steven Dranoff, Licensed Psychologist and Founder, D&D Consulting Group and Risky Business

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¹Taylor, Johnny C. "[Eliminating the Empathy Deficit](#)," *Chief Executive*, 21 Jan 2022.

²Brower, Tracy. "[Empathy Is the Most Important Leadership Skill According to Research](#)," *Forbes*, Sept 2021

To learn more

Visit Dr. Stephan Dranoff's [Risky Business website](#) to learn about his 30+ years of partnering with schools and nonprofits to teach empathy.

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Twenty Tips for Preventing Falls in the Office

In the United States alone, nearly one out of every twenty-seven office workers is injured on the job every year. In addition, one out of every twenty-two workers' compensation claims is reported by an office worker. To ensure a safe workplace in an office environment, everyone must be alert to possible unsafe acts and conditions, which could result in an office accident. The following are twenty tips to follow for preventing falls in the office.

1. Keep file and desk drawers closed when not in use and keep aisles clear at all times.
2. Keep floors clean. Even something as small as a pencil or paper clip could cause someone to slip and fall.
3. Keep wastebaskets, phone and extension cords out of walkways as they could cause serious tripping hazards.
4. Watch your step. Do not read while walking, do not carry bulky objects that obstruct your view, and use caution when coming to a blind corner.
5. Wipe up wet spots promptly. Carry beverages in covered containers or on trays to help prevent spills. Mark wet floor areas with proper signage.
6. Wear shoes with moderate heels—they lessen fatigue and provide you with firmer footing.
7. Be cautious of slack cuffs that are too long, leather heels, and untied shoestrings that can cause a fall.
8. Use chairs properly and safely. Do not tilt back in a chair since this often results in overbalancing and a fall. Be sure your chair is behind you before sitting down.
9. Report defective chairs immediately to your supervisor. These can be extremely dangerous, especially for the unsuspecting victim.
10. Do not stand on chairs, desks, or other office furniture. Whenever it is necessary to climb to reach something, a stepladder should be used. Do not accept any substitutes.
11. When using a stepladder, be sure the stepladder spreaders are open and the ladder is placed on level ground.
12. Stay off the top two steps of the ladder and always face the front of the ladder going up or coming down.
13. Move the ladder to the area you need to access. Do not reach and extend out to the side or jump down when descending.
14. Always keep one hand free to balance while ascending, standing, or descending the ladder.
15. There should be only one person on the stepladder at a time. Too much weight can break or weaken the ladder.
16. Always use handrails on stairways, ramps and at entrances.
17. Take one step at a time when ascending or descending stairs. Do not run or take shortcuts.
18. Do not go up and down stairs with your hands full. When carrying materials, take your time and use the handrails. Never let packages obstruct your vision.
19. Do not congregate on stairs or landings, or stand near doors at the head or foot of stairways. Use caution when approaching a doorway.
20. Remain alert when using stairs. You may be risking a fall if you are talking, laughing and turning or pointing to others while going up or down stairs.

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School Bus Safety—Driving in Adverse Weather Conditions

School buses are the safest mode of transportation for getting a large number of students to and from school. In addition to being a daily means of transportation, school buses also carry large numbers of students during non-school hours to athletic and musical competitions, cultural activities and inter-state travel events. As a driver tasked with transporting students, it is your responsibility to know how to safely transport students in inclement weather conditions. The following article, with information excerpted from the National Highway Traffic Safety Administration (NHTSA), provides information on safely navigating these difficult situations. In addition to this information, be sure to review your organization's local policies and procedures.



Adverse Weather Conditions: Watches and Warnings

When it comes to driving in inclement weather conditions, it is important to understand the difference between a weather Advisory, Watch and Warning. An Advisory highlights special hazardous weather conditions that are less serious than those described by a warning. A weather advisory is used for a weather event that may cause significant inconvenience and if caution is not exercised, could lead to threatening life and/or property.

A Watch alerts the public to the possibility of severe weather or some other hazardous weather element. A Watch is intended to provide enough lead time so that individuals who need to implement weather plans can do so.

A Warning warns the public that a hazardous weather event is imminent or has a very high probability of occurring. Appropriate precautions should be taken when a weather Warning is issued.

Road Conditions

The type of road surface affects the impact of the weather:

- Asphalt is more slippery than concrete when it first rains because it contains petroleum.
- Concrete tends to be less slippery than asphalt in rain and light snow.
- Ice forms more slowly on a gravel road than on asphalt or concrete.
- Gravel and dirt roads can change to mud after rain or snow melt.
- Watch a sandy road after winter; the sand retains and freezes water; when it thaws, the wet sand is difficult to drive in.
- Dry sand on roads reduces traction and can cause the school bus to slide or skid.
- If it has been raining, mud from a construction site can be tracked on to an asphalt or concrete road immediately adjacent.

In addition to the road surface, watch the road contours while driving in slippery conditions. These may include:

- A high crown or crest
- The banking on the road
- Curves in the road
- Soft shoulders or road edges
- Potholes or frost heaves

The grade or steepness of the road makes every slippery situation worse. This is true whether you are coming up a hill or going down a hill.

When going up a steep hill in slippery weather:

- Climb the entire grade in the same gear. Having to downshift will cause you to lose traction. Use a low gear.
- Downshift before you get to the grade.
- Keep moving at a slow and steady pace. Maintain your momentum.
- Make sure you have adequate snow tires and/or chains.

When going down a grade in slippery weather:

- Slow down as you approach the grade.
- Before you start down the grade, gear down.
- Brake carefully; using the appropriate method for the kind of brakes you have.

Slick surfaces exaggerate any movement. If you brake too hard or turn too hard or drive too fast, your vehicle can go into a skid. If you start to skid:

- Ease your foot off the accelerator.
- Lightly tap the brakes to gradually slow down the school bus.
- Take your foot off the brake and begin turning in the direction of the skid.

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- If you turn too far, the school bus may skid in the opposite direction.
- Turn gently the other way, again in the direction of the skid.

It is also important to avoid getting stuck or spinning your wheels. You can do this by:

- Keep the bus moving slowly and steadily forward in gear.
- If the wheels start to spin, let up slightly on the accelerator to let the wheels take hold.
- If the school bus stops moving, don't continue spinning the wheels. This will only dig the wheels in deeper.
- Point the wheels straight and rock the school bus by alternately putting it in reverse and then in low. This will usually pull the school bus out of the place it is stuck.
- If rocking doesn't work, push some material around the rear wheels to provide friction, such as kitty litter, crushed rock, tree branches, pieces of timber, or burlap. Make sure no one is behind the school bus.

Driving the School Bus in Rain

When driving in rainy weather conditions, anticipate problems in the first few minutes after the rain starts or if in a heavy downpour. The first 10 minutes after the rain begins are the most dangerous. The rain mixes with oil from motor vehicles and oil from new asphalt. The result is a slippery roadway. After a while, the rain washes off the oil and the slippery conditions disappear.

If it rains heavily, there may be moving water on the roadway, even after it has stopped raining. This creates a situation where hydroplaning is possible. When your school bus hydroplanes, the tires lose contact with the road and have little or no traction. You may not be able to steer or to brake. Hydroplaning can happen at speeds as low as 30 mph if there is a lot of water.

In severe rain a school bus driver should reduce his or her speed by half. Because of its weight a school bus will seldom hydroplane. One reason it will hydroplane is if it is going too fast.

To safely respond to rain, check the weather report before you drive. Check your tires and make sure tire pressure is at the suggested amount. Low tire pressure is another cause of school bus hydroplaning. If the tires are worn, report it to your supervisor so that they can be replaced.

Make sure the bus's windshield wipers are working properly. If not, replace them. Also check to make sure that you have plenty of washer fluid and that window defrosters are working correctly.

When in route during rain, check your brakes. Make sure that they are working properly. Remember that when water gets into drum brakes, it reduces their efficiency. You may have to "ride" the brakes slightly for a short distance to dry them out and to restore normal braking.

Slow down. Wet roads can double your stopping distance. You must drive slower to be able to stop in the same distance as on a dry road.

When slowing the bus, slow down gradually and avoid any aggressive braking or steering. Turn on your headlights, strobe lights and 4-way flashers. Double your following distance and practice defensive driving. Give other vehicles a lane and be especially careful when driving through puddles.

When pulling onto a road, allow extra space for oncoming traffic. You need to compensate for the possibility that your wheels might spin on the wet pavement as you accelerate.

Watch the oncoming traffic for spraying water. Traffic can splash water from puddles across the median and on the windshields of cars in your lane.

If the school bus begins to hydroplane, don't use the brakes to slow down. Instead, release the accelerator. This allows the wheels to turn freely and the bus will start to slow down. Keep in mind that newer buses with an automatic transmission won't slow down as quickly as buses with standard transmissions when you take your foot off the accelerator. Next, correct the steering to avoid lane departure. Finally, apply the brakes to get the vehicle's speed to under hydroplane speed. If the bus has ABS, brake hard while steering out of a skid. If the bus has non-ABS, use the brake-steer-brake technique once the skid has been corrected.

Driving on Icy Roads

Ice can form on road surfaces as a result of sleet, freezing rain or drizzle, hail, ice fog or from melted water that has re-frozen.

There are also many different types of ice. Black ice is a very thin and often invisible layer of ice. Black ice is clear enough so that you can see the road beneath it. It makes the road look wet and shiny. Glazed ice is the result of freezing rain or ice fog. Melting ice is a layer of ice with water on top. Wet ice is much more slippery than ice that is not wet. Frozen slush is snow that starts to melt, becoming soft and then refreezing. The result is an icy and uneven driving surface.

You can anticipate icy road conditions by paying attention to the following elements:

- When the ground is cold and there is some moisture from the sky
- When the snow has melted and refrozen
- When the roads are wet and the temperature drops sharply

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Look for ice to form quickly on bridges and overpasses, in shaded areas, low-lying areas and on hilltops where the wind can blow light snow which then collects and freezes.

To respond to ice when driving a school bus, make sure that you are aware of the potential for it to occur by checking the weather report. Call or talk to parents or bus monitors, other drivers, and Dispatch. Listen to the bus radio. If you suspect icy conditions while driving your route:

- Slow down gradually and avoid aggressive braking or steering.
- Turn on headlights, strobe lights and 4-way flashers.
- Stop, get out, and check the road surface yourself if you can't evaluate the surface based on other drivers, pedestrians or reactions outside of the school bus.
 - Practice defensive driving by doubling your following distance and giving others a lane.
 - If there is ice in the air from freezing rain or ice fog, be sure to run your defroster. You may need to periodically get out and scrape the windshield and lights. On older buses, you may also need to scrape the inside of the windshield.
- **Double your following distance.**

Driving in Snow

There are many types of snowy weather conditions, including: snow flurries, show showers, snow squalls, normal snowfall, lake effect snow, heavy snow, blowing and drifting snow and blizzard conditions.

When driving in snow, anticipate the following problems:

- Snow deepening
- Snow mixed with wind
- Snow falling on top of previous snow or ice
- Temperatures that are near freezing.

To respond to snow when driving a school bus, make sure that you are aware of the potential for it to occur by checking the weather report. Call or talk to parents or bus monitors, other drivers, and Dispatch. Listen to the bus radio. In addition:

- Make sure windshield wipers are working properly. If not, replace them.
- Make sure you have plenty of washer fluid and that window defrosters are working properly.
- Slow down the bus gradually so that it does not slide.
- Avoid aggressive braking or steering.
- Turn on headlights, strobe lights and 4-way flashers.
- Increase following distance and give others a lane.

Practice defensive driving by anticipating limited visibility.

Watch snow banks along the side of the road. Remind students to stay off snow banks when waiting for the school bus. Keep in mind that turns may be more difficult when snow banks limit visibility.

Be aware of snow drifts as well. Conventional buses may be able to go through a fairly good sized snow drift, however transit-style Type D buses many not. Watch for hazards in the snow drift as well, such as solid objects or previously plowed and now frozen snow. You may need to periodically get out and scrape the windshields, lights and mirrors.

Limited Visibility

Limited visibility means that you can't easily see around you, in front, behind or beside the school bus. Your visibility could be only slightly limited or it could be so bad that you can't see anything at all. The following circumstances may limit your visibility: fog, smoke, dust, snow, rain, sunlight, dawn and dusk.

To respond safely to a limited visibility situation, turn on your headlights. Next, establish and maintain a safe following distance. To do this, you need to be able to measure 4 seconds following distance to proceed at a speed of 40 mph or less. If you can only measure 2 seconds, slow down. If you can only see 15 feet or less, pull over and stop. If you need to stop:

- Pull all the way off the roadway; onto a solid shoulder or a side road or a parking lot.
- Never stop on the traveled portion of the roadway.
- Turn off the regular lights.
- Turn on your strobe lights and/or your 4-way yellow hazard lights.
- Set the brake and take your foot off the brake pedal.
- Set emergency triangles appropriately, if needed.

If you are unable to stop safely:

- Proceed slowly until you can stop.
- Follow the center painted line and the painted lines on the side of the road.
- Turn on all your lights including the strobe and hazard lights.
- Sound your horn periodically.
- Move students forward in the bus to protect them should you be hit from behind.

Radio in to dispatch to advise them of the situation and let them know if you need assistance. Be alert to other motorists whose visibility may also be limited by snow on their vehicle or by un-defrosted windows.

If you are driving in foggy weather conditions, anticipate fog when there is moisture in the air and there is a difference in temperature. Common places to find fog are in low-lying areas or deep valleys, near bodies of water, and along a weather

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front. Remember that fog can collect very quickly. Light fog can rapidly become thick “pea soup” and surround you. In addition to maintaining a safe following distance, turn on the strobe light and remember to use low beam lights, not high beams.

Flooding and Flash Floods

Watch for flooding conditions any time there has been heavy rain or snow melt, even in places where water does not usually accumulate. If the ground is saturated, flooding may occur even if there is not heavy rain or significant snow melt.

Water can come from torrential rains somewhere else and cause flash floods. It may not even be raining where you are. Never go through water on the road, whether it is standing or moving. Don’t take risks. Even if you are familiar with the roads, don’t drive through water on the roads. You can’t see the danger. There may be debris, tree branches or power lines in the water. The roadway or bridges may have been washed away.

If you encounter flooding or flash floods while on your route stop, seek high ground and call Dispatch for assistance.

Tornado

Tornado emergencies can develop at any time during the year. They typically develop in warm, moist air in advance of an eastward moving cold front. They often accompany severe thunderstorms and occur in almost every state; mostly east of the Rockies. Look for a dark, often greenish sky, a wall cloud, large hail and a loud roar.

If you are driving the bus and see a tornado, evacuate the bus. DO NOT STAY IN THE BUS. Look for a building to evacuate to. If none are present, choose a deep ditch. Instruct students to lie flat on their stomachs with hands over the back of their head to reduce neck injury. If a deep ditch is not available, go to the lowest place you can find. DO NOT go under a bridge or overpass. This area can become the equivalent of a wind tunnel. People under a bridge or overpass can be hit by flying debris or can be sucked out. Move far enough away from the school bus so that it does not topple on you.

To prepare for a tornado emergency, identify evacuation options along your route. Conduct practice drills with students to ensure they know the evacuation procedure.

Article Source:

Information excerpted from: The National Highway Traffic Safety Administration (NHTSA), *Driving Under Adverse Weather Conditions for School Bus Drivers*. Retrieved September 15, 2022 from www.nhtsa.gov.

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School Bus Safety— Distracted Driving

Distracted driving occurs when a driver takes their eyes off the road, hands off the wheel and their mind off the primary task of driving safely. It is a dangerous risk that results in a serious safety problem that kills thousands of people each year and injures nearly half a million. According to the National Highway Traffic Safety Administration (NHTSA), “3,142 people were killed by distracted driving in 2019... and... from 2012 to 2019, more than 26,000 people died in crashes involving distracted drivers.”

As a school bus driver, driving safely is hard enough to do without the added complication of distractions. Remember that for every one mile driven there are 20 decisions that need to be made and less than half of a second to react. In addition to driving without your own distractions, always be on the lookout for other drivers who may be distracted. To avoid driving distractions while operating a school bus, school administration and drivers may want to consider taking the following actions.

- Develop and adopt policies and procedures that address distracted driving for bus drivers.
- Develop, communicate and enforce appropriate codes of conduct for students to follow when riding the bus.
- Consider placing at least one adult on the bus to monitor students to reduce distractions for the bus driver. If the school is unable to compensate adult supervisors, consider calling on parent volunteers.
- Equip bus drivers with tablets for map and informational purposes. The larger screen size of a tablet is easier for the driver to glance at while the bus is in motion. This is especially beneficial when checking position on a map.
- Do not allow drivers to use cell phones. The only exception to this rule would be in an emergency situation. To further enforce this policy, consider installation of a surveillance system on the bus. The surveillance system may also assist with improving student behavior on the bus.
- Conduct frequent training on the topic of distracted driving for bus drivers. Include information on common sources of distractions and how to avoid them. Include role-playing scenarios to further reinforce this important safety initiative.

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