



Church Underwriters, Inc

- Your Church Insurance Market Since 1980 -

www.chuund.com

[Contact Us](#)

[Agent Advantages](#)

[FAQ](#)

[State Eligibility](#)

[Coverage](#)

[Apps](#)

The benefits of using Church Underwriters, Inc:

- Available to all agents
- No volume commitments
- Competitive pricing
- "A" rated carriers
- Comprehensive coverage
- Quick turnaround

Church Underwriters, Inc
1969 Sloan Place, Suite 100
St. Paul, MN 55117
1-800-869-8904 Watts
1-651-771-3551 (Fax)



Church
Underwriters,
Inc.

July 2006 Newsletter—

"What's all the fuss about 15 passenger vans?"

Periodically we are asked to add 15 passenger vans to our church client's auto policy. Many of our church carriers will not entertain any kind of 15 passenger van, even those that have been converted to less capacity. Frankly, based on the evidence we agree with the "unsafe" designation most carriers use.

A year ago, the National Highway Traffic Safety Administration issued its consumer advisory for users of 15 passenger vans. Believe it or not, federal law already prohibits the sale of 15 passenger vans for the school related transport of high school age and younger students. While it is not illegal for churches to use 15 passenger vans to transport similar aged children, they do need to be aware that these large vans have a rollover risk that increases dramatically as the number of occupants increases from fewer than 5 to more than 10. This rollover rate is nearly 3 times the rate of the under 5 occupant category.

Steps to take to increase safety if you already have a 15 passenger van:

1. Make sure tires are inflated properly. 74% of all 15 passenger vans in a NHTSA study were significantly mis-inflated.
2. Do not go anywhere in a 15 passenger van unless all the passengers are buckled up. Nearly 80% of those who died in 15 passenger van rollovers were not buckled up.
3. Limit access to 1 or 2 experienced drivers and reduce the "fatigue factor" by limiting longer trips.
4. Limit the number of occupants and amount of cargo.

For more details go to the [National Highway Traffic Safety Website](#)

Meet our Receptionist Pat:

We are asked all the time if Pat is always as positive and friendly as she seems on the phone. The answer is absolutely yes!

For the past 6½ years Pat has been a valuable team member. If you need applications or have other questions, Pat will promptly help you or get you to the appropriate person.

Pat and her husband are the proud parents of 2 "honor student" daughters. Outside of work Pat enjoys cooking, crafts, gardening, fishing and spending time with her family.



[Contact Us](#)

[Agent Advantages](#)

[FAQ](#)

[State Eligibility](#)

[Coverage](#)

[Apps](#)