




Adventist Risk Management, Inc.



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Why 15-Passenger Vans Aren't the Only Prohibited Vehicles

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For years it has been known that 15-passenger vans pose an increased risk for serious and deadly accidents. However, this is only part of the story. The term “15-passenger van” can be misleading. Some vehicles that hold fewer than 15 passengers can be just as deadly.

There has been an effort by the North American Division of Seventh-day Adventists (NAD) and Adventist Risk Management, Inc. (ARM) to remove these prohibited vehicles from use by churches, schools, and other ministries. In 2016 the NAD voted to add so-called “15-passenger vans” to the list of prohibited vehicles in the NAD Working Policy (pre-1977 buses are also prohibited from use). These combined efforts have successfully removed many 15-passenger vans from the fleet. So why are so many unauthorized vehicles still in use?

What's In A Name

Although a more significant financial liability may exist from an accident that involves additional people, the number of passengers a vehicle holds isn't necessarily what makes a vehicle more or less dangerous. There are 15-passenger vans that are safe to use and 12-passenger vans that are not.

To determine if a vehicle is prohibited or not, you have to dig a little deeper than seating capacity. ARM has found that vans with a wheelbase greater than 135 inches or an overall length greater than 225 inches are among the most dangerous vehicles, regardless of the number of passengers they can accommodate. The wheelbase is defined as the distance from the center of the rear wheel to the center of the front wheel.

Finding your vehicle's wheelbase is relatively easy. Using the Vehicle Identification Number (VIN) placard inside the driver's door frame, look for the letters “WB.” The numbers associated with it tell you what your vehicle's wheelbase is in inches. Vans above 135 inches should not be used.

There are [some exceptions](#) to this, however. NAD Working Policy allows the use of “minivans and SUVs, mini-school buses, fifteen-passenger buses with dual rear wheels.”^[1] Some of these vehicles often require a commercial driver's license (CDL), so make sure you know the law before purchasing one of these alternatives to a prohibited vehicle.

What Makes Vans so Dangerous

In 2004 the National Highway Traffic Safety Administration (NHTSA) conducted a study of accidents between 1995 and 2001 involving 15-passenger vans. One element of the study looked at fatal, single-vehicle crashes per 100,000 registered vehicles by vehicle type. The number of these accidents was 8.7 per 100,000 for passenger cars. The number for 15-passenger vans was nearly double this at 15.6 per 100,000.^[2]

Several factors make large vans more dangerous than other vehicles. Due in part to a high center of gravity, these vehicles are at an increased risk for rollovers. The 2004 NHTSA study showed that rollovers contributed to 53 percent of fatal single-vehicle accidents involving 15-passenger vans.

Poor maintenance is another contributing factor, particularly for vehicles with under-inflated tires. According to a 2005 study by the NHTSA on tire pressure in 12- and 15-passenger vans, 57 percent of 15-passenger vans had at least one tire that was under-inflated by 25 percent or more. This is compared to only 27 percent of passenger cars that had at least one under-inflated tire.^[3]

Another study by the NHTSA in 2012 found that 8.1 percent of all rollover accidents involving vans were due to tire-related issues.^[4] The agency's most recent data shows 11 percent of all fatal 15-passenger vans are attributed to tire failure.^[5]

The fact is large vans are just more challenging to drive, especially for people who are not familiar with these types of vehicles. Drivers have to rely on side-view mirrors to change lanes, which can be confusing for some. Combine this with the fact that large vans do not maneuver as well as smaller vehicles, and you have an increased likelihood for drivers to over-correct if trying to avoid hitting a car. This can lead to injuries to passengers who are not ready for such an unexpected movement. Even worse, it can cause the van to roll over.

Weight distribution inside these large vans is also critical. Some vehicles have been manufactured or modified to have a cargo section in the back of the van. However, the NHTSA recommends that passengers and heavy cargo be placed only in front of the rear axle. This helps prevent unbalanced load distribution, which is another contributing factor to overturned vehicles.

Removing the final row of seating to make a 12 passenger van from your 15 passenger van does **not** negate the prohibition against using these vehicles where wheelbase is greater than 135 inches.

Impact of Van Accidents

It's hard to understate the real impact of a fatal 15-passenger van accident. Of course, there is the impact on the deceased's family, who will never again be able to see their loved-one alive. A loss like this also has a ripple-effects into the church or school community and beyond. It touches everyone who knew the victim.

Because 15-passenger vans are known to be dangerous, these types of accidents often attract local media attention. The church's reputation can be called into question, making it more challenging to reach the community with the love of Christ. The saying, "there's no such thing as bad publicity," may have been good for circus promoter P.T. Barnum but doesn't apply to ministry.

For the local conference and church, there is also financial fallout. While a legal settlement from an accident may not land directly on the conference's ledger, an accident can increase the cost of insurance purchased by the conference.

Ownership is Irrelevant

Recent court decisions have shown it doesn't matter if the vehicle is owned by the church or if it is rented or borrowed. If it is used for church-related activities, the church can be held liable. According to Bob Burrow, ARM chief legal counsel, "Liability can attach to the conference when any prohibited vehicle is used in connection with ministry conducted by the church."

"Who holds title to the vehicle does not determine who is legally responsible," Burrow continued. "Borrowed, rented, or volunteer-owned vehicles, which they put to use in ministry, may also expose the church to liability. Who owns the 15-passenger van is of little relevance. What the vehicle is used for could determine the church's exposure to liability."

Removing prohibited vehicles from use, including 15-passenger vans, remains one of [the NAD's](#) top priorities. Churches, schools, and Pathfinder groups have no reason to continue using them at this time. Too much is at stake for our members, local ministry organizations, and for the Adventist church as a whole.

Additional Resources:

[15 Passenger Vans Alternative](#)

[15 Passenger Vans Dangerous and Deadly](#)

[What is a 15 Passenger Van?](#)

References:

^[1] NAD Working Policy 2019-2020. S 60 31 (GC S 60 30-3) Vehicle Insurance 7 Fifteen-Passenger Van Use. p. 650

^[2] [National Highway Traffic Safety Administration \(NHTSA\). Analysis of Crashes Involving 15-Passenger Vans](#)

^[3] [National Highway Traffic Safety Administration \(NHTSA\). 12 & 15 Passenger Vans Tire Pressure Study: Preliminary Results](#)

[\[4\] National Highway Traffic Safety Administration \(NHTSA\). Tire-related Factors in the Pre-Crash Phase](#)

[\[5\] National Highway Traffic Safety Administration \(NHTSA\). 15-Passenger Vans](#)

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