

## Reducing the risk of rollovers in 15-passenger vans

**RISK ENGINEERING – YOUR BUSINESS INSURANCE SPECIALISTS** 

## What situations can cause a rollover?

Recent research conducted by the National Highway Traffic Safety Administration (NHTSA) has found that the risk of a rollover crash is greatly increased when 10 or more people ride in a 15-passenger van. This increased risk occurs because the passenger weight raises the vehicle's center of gravity and causes it to shift rearward. Placing any load on the roof also raises the center of gravity and increases the likelihood of a rollover.

In studies of single-vehicle crashes, NHTSA has found that more than 90 percent of rollovers occur after a driver has lost control of the vehicle and has run off the road. Three major situations can lead to a rollover in a 15-passenger van: the van goes off a rural road; the driver is fatigued or driving too fast for conditions; or the driver overcorrects the steering as a panic reaction to an emergency or to a wheel dropping off the pavement.

## What can organizations do to protect their passengers?

Over the past decade, 80 percent of people killed in rollover crashes in 15-passenger vans were unbelted. Organizations that use 15-passenger vans should have a written seat belt use policy. Drivers should be responsible for enforcing and adhering to the policy. Seat belt use is especially critical because large numbers of people die in rollover crashes when they are partially or completely thrown from the vehicle. NHTSA estimates that people who wear their seat belts are about 75 percent less likely to be killed in a rollover than people who don't.

Significant differences in the design and handling characteristics of a 15-passenger van make it drive differently than other passenger vehicles. Therefore, organizations that use 15-passenger vans should select one or two experienced drivers to drive the vans on a regular basis. These drivers will gain valuable experience handling the vans and it will also help to make each trip a safe one.



How can rollover crashes be prevented?

Because most rollover crashes don't involve other vehicles, they are often preventable. Here are some tips for drivers to minimize the risk of a rollover crash and serious injury:

- Never drive while under the influence of alcohol or other drugs. Make sure you are well rested and attentive, and always slow down if the roads are wet or icy.
- Be particularly cautious on curved rural roads and maintain a safe speed to avoid running off the road.
- If your wheels drop off the roadway, or pavement, gradually reduce speed and steer back onto the roadway when it is safe to do so.
- Make sure your tires are properly inflated and the tread is not worn down. Worn tires can cause your van to slide sideways on wet or slippery pavement. Improper inflation can cause handling problems and can lead to catastrophic tire failures, such as blowouts. Therefore, check tire pressure and tread wear once a month.

Information contained in this publication was obtained from sources believed to be reliable. State Auto Insurance makes no representations or guarantee as to the correctness or sufficiency of any information contained herein, nor guarantees results based upon use of this information. State Auto Insurance disclaims all warranties expressed or implied regarding merchantability, fitness for use and fitness for a particular purpose. State Auto Insurance does not warrant that reliance upon this document will prevent accident and losses or satisfy federal, state and local codes, ordinances and regulations. The reader assumes entire risk as to use of this information. Further, this document does not amend, or otherwise affect the terms, conditions or coverage of any insurance policy issued by State Auto Insurance.

StateAuto.com