

# Keeping Children Safe at the Bus Stop

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According to the National Highway Traffic Safety Administration, the greatest risk to students from school buses is not riding them, but approaching or leaving one. Before students go back to school or start school for the first time, it's important for everyone to know some basic safety rules. Here are some reminders for students, parents, teachers, and the community to keep school bus safety in the forefront.

## School Bus Incidents

In April 2010 in Denver, a 12-year-old boy who missed his school bus was critically injured when he chased it, pounded on the back of the vehicle, and fell under the rear wheel section.

## CSDSIP Coverage

CSDSIP's Auto Liability Coverage extends to our Members' autos, as well as to hired and non-owned autos such as rental autos and autos that are owned by employees and volunteers while they are being used with the Member's permission for school business. In general, Auto Liability claims include bodily injury claims for the student/passengers in your auto, claims for damage to the other party's auto or other property, and bodily injury claims for those who were outside of your auto at the time of the accident, including pedestrians and occupants of the other auto.

CSDSIP's Auto Medical Payment Coverage can be offered at our discretion to any passenger injured while in or boarding a Member's auto at the time of the accident and pedestrians struck by a Member's auto. This limited coverage provides for reasonable costs incurred for necessary medical services caused by an accident up to \$5,000 and is offered regardless of who is at-fault for the accident.

When not on the bus, students can still be injured when waiting at the bus stop, as referenced in the story above. These incidents can occur for a litany of reasons, including but not limited to dangerous conditions of the premises or physical altercations between students. Under CSDSIP'S School Entity Liability (SEL) Coverage, coverage is provided for the defense and indemnification of our insured, which includes the Member, for any claims arising out of the Member's negligence, including property damage and bodily injury.

Coverage is subject to policy terms, limits, deductibles, and exclusions. All claims are reviewed on case-by-case basis. As always, feel free to reach out to CSDSIP's Risk Programs Team with specific coverage questions.

## Bus Stop Safety Tips

Bus stop safety tips provided by the National Highway Traffic Safety Administration (NHTSA) and National Association for Pupil Transportation (NAPT) to keep children safe at the bus stop include:

## Preparing for school

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- Have children put everything they carry in a backpack or school bag so that they won't drop things along the way.
- Encourage them to wear bright, contrasting colors so they will be more easily seen by drivers.
- Make sure children leave home on time so they can arrive at the bus stop before it is due, ideally at least five minutes early. Running after or in front of a bus is dangerous.
- Consider visiting the bus stop and show your child where to wait for the bus.

### Walking your kids to the bus stop

- Walk young children to the bus stop or encourage children to walk in groups. There is safety in numbers; groups are easier for drivers to see.
- Practice good pedestrian behavior: walk on the sidewalk, and if there is no sidewalk, stay out of the street. If you must walk in the street, walk single file, face traffic, and stay as close to the edge of the road as you can.
- Stop and look left, right and then left again if you must cross the street. Do the same thing at driveways and alleys. Exaggerate your head turns and narrate your actions so your child knows you are looking left, right and left.

### Waiting at the bus stop

- Have children wait in a location where the driver can see them while driving down the street. Try to avoid waiting in a house or car.
- Do not let children play in the street. Playing with balls or other toys near the bus stop that could roll into the street is also dangerous.

### Use Caution Around the Bus

- Your child should never walk behind a school bus.
- If your child must cross the street in front of the bus, tell him/her to walk on a sidewalk or along the side of the street to a place at least five giant steps (10 feet) in front of the bus before crossing.
- Your child should also make eye contact with the bus driver before crossing to make sure the driver can see him/her.
- If your child drops something near the school bus, like a ball or book, the safest thing is for your child to tell the bus driver right away.
- Your child should not try to pick up the item, because the driver might not be able to see him/her.

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### Getting on and off the bus

- Warn children that if they drop something getting on and off the bus, they should never pick it up. Instead, they should tell the driver and follow the driver's instructions.
- Remind children to look to the right before they step off the bus.
- If you meet your child at the bus stop after school, wait on the side where the child will be dropped off, not across the street. Children can be so excited to see you after school that they dash across the street and forget the safety rules.
- Danger Zone
  - The "Danger Zone" is the area on all sides of the bus where children are in the most danger of not being seen by the driver (ten feet in front of the bus where the driver may be too high to see a child, ten feet on either side of the bus where a child may be in the driver's blind spot, and the area behind the school bus).

### Obey School Bus Laws

- Learn and obey the school bus laws in Colorado. Learn the "flashing signal light system" that school bus drivers use to alert motorists of pending actions:
- **Yellow flashing lights** indicate that the bus is preparing to stop to load or unload children. Motorists should slow down and prepare to stop their vehicles.
- **Red flashing lights** and extended stop arms indicate that the bus has stopped, and that children are getting on or off. Motorists must stop their cars and wait until the red lights stop flashing, the extended stop sign is withdrawn, and the bus begins moving before they can start driving again.

### Mobile devices

Cell phones and other electronic devices are often permitted on the school bus if:

- They are in backpacks or other holders, keeping hands free to use handrails while boarding and departing the bus.
- Sound is muted or headphones, ear buds or similar devices are used.
- Content does not violate the law or school district policy and procedures.
- Use does not create a distraction for the driver.