

Winter Driving

Stay Alert, Accidents Hurt!

CSDSIP InSight Newsletter | December 2020

In most of the country winter begins in December. However, we all know that Colorado plays by different rules! Across the state, many of us have already experienced winter-like weather and subsequent risky road conditions. But we all know that Colorado winters up the ante on ever-changing weather conditions. Now is the time to make sure you are prepared for winter's worst driving hazards such as limited visibility, slush, black ice, and avalanche-prone areas, not to mention human-caused hazards like less-experienced drivers and the presence of snow removal equipment on the road.



Claims

In past winters, Members have experienced weather-related vehicle accidents ranging in severity from buses sliding on ice and rolling over on a mountain pass, to drivers in smaller private passenger vehicles losing control and sliding into fences. During the 2019-2020 fiscal year, CSDSIP paid out over \$80,000 in claims caused by winter weather and unsafe road conditions.

Coverage

CSDSIP's Auto Physical Damage (APD) Coverage extends to our Member's vehicles for which APD coverage has been purchased, subject to the Member's APD deductible. CSDSIP's Auto Liability Coverage and Auto Medical Payment Coverage extends to our Member's vehicles, as well as to hired and non-owned autos such as rental vehicles and vehicles that are owned by employees and volunteers while they are being used with the Member's permission for school business.

We strongly recommend that our Members review the Motor Vehicle Record (MVR) for all employees and volunteers who will be driving on school business to ensure that the driver meets our MVR Eligibility Standards. Members who have drivers who do not meet our MVR Eligibility Standards will need to provide the MVR to the Pool for further review and handling. If you have any questions on coverage or MVRs, please contact your Risk Programs Coordinator.

Safe Driving Recommendations

Here are a few basic winter driving tips to pack with you on bad weather days:

- ✓ Maintain your vehicle. From smaller vehicles to large school buses, maintaining batteries, tire tread, windshield wipers, washer fluid, antifreeze levels (just to name a few items) is crucial in getting to your destination without mishap
- ✓ Pre-trip inspections are always important, especially in the winter. Colorado Department of Education regulation 4204-R-8.00 states that School Buses, Multifunctional Buses and Motor Coach Buses shall have a daily pre-trip and post-trip inspection performed and documented

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- ✓ Turn on the headlights and body clearance lights when visibility is poor. Clean light lenses as needed for maximum brightness
- ✓ Report defects promptly and in writing, especially components that are essential to the safe performance of the vehicle
- ✓ Take care of the battery in your bus to prevent cold weather problems
- ✓ Carry “just in case” gear such as a flashlight, matches, jumper cables, shovel, snow brush, ice scraper, blankets, tow straps and warning device. For longer trips, add food, water, medication and cell phones to your list
- ✓ Expect the unexpected from other drivers. They may not have your skills or your winter driving savvy. Give them plenty of space
- ✓ Should you get stopped or stalled, stay near or in your vehicle. You may have to wait it out so be cautious about keeping your exhaust pipe clear of snow accumulation. Dress properly. Winter clothing, hats and boots will keep you warm
- ✓ Slow down. In bad weather conditions, it is more important to keep the passengers safe than it is to stay on schedule
- ✓ Use extra caution in school zones, at bus stops and at bus loading and unloading areas where high snowbanks may exist
- ✓ Anticipate poor or dangerous road conditions. Keep greater distances between you and other objects, which will give you more time to react to things you may encounter on your route
- ✓ Drive defensively. Be careful of other motorists when entering intersections and always be aware of the traffic around you
- ✓ Keep your windshield free of ice and snow
- ✓ Make sure your drivers have taken and passed the Colorado Department of Transportation’s Mountain Driving and Adverse Driving Tests

Other Duties as Assigned

2020 has been a unique year and has required our Members to explore innovative ways to educate students. Those yellow buses, intended to transport students, have become much more! Across the state students continue learning remotely, with many students experiencing little to no internet access. As one way to help alleviate the network access gap, Members began rolling out their school buses as Wi-Fi hotspots, along with turning them into preschool classrooms and becoming “meals on wheels”! With new ideas and implementations comes additional risks. Consider the following when implementing your new plan:

- Ensure that you park to allow for adequate space and avoid the following:
 - High traffic parking lots
 - Hills/incline areas
 - Narrow streets restricting passage
- When conditions are wet, and passengers are moving on and off buses:
 - Consider proper footwear
 - Ensure proper utilization of handrail when entering and exiting
 - Clear steps of debris
- When using the rear emergency exit for deliveries, make sure you are parking in an open area with minimal grade and in the event of inclement weather, consider deliveries from front passenger entry

Accident Information Exchange Tool

Unfortunately, accidents do happen. We get it! When they do, confusion over next steps can make a stressful situation even worse. Don’t forget to use your [Accident Information Exchange forms](#) as a tool to help ease some of that post-accident stress by making next steps clear, concise, and easy to follow.