



Towing Your Cargo Trailer Safely

There comes a time a church activity or ministry requires multi-passenger vehicle transportation to include a cargo trailer. Not only are you transporting passengers, you are transporting luggage, equipment and gear. Knowing how to utilize a cargo trailer safely is the key in providing sound risk management principles to your ministries.

As you are aware, there are significant differences when handling a large van then when handling a car; add a trailer into the equation and the differences are even greater. Here are just a few differences:

Vans and trailers are higher, wider, longer and heavier. They have more weight and require more stopping distance when braking. A driver needs to allow more reaction time and maintain safe following distances. Greater weight also causes slower acceleration. Do not underestimate how long it will take to come up to speed when merging into traffic.

A higher center of gravity presents a different perspective to a driver when turning. A driver must slow sooner and turn slowly to avoid tipping. A driver must not cut turns too sharply.

Van and trailer use presents larger blind spots and in different locations than those of a passenger vehicle. A driver must understand the use of mirrors and adjust them properly.

With the greater surface area of a van there will be an increase in wind effects. A driver must proceed more slowly in these types of conditions and anticipate effects of current weather conditions.

When parking a van and trailer, there is less overhead and side clearance and poor maneuverability.

Vans and trailers are indispensable when hauling luggage, equipment and gear.

When planning your ministry trip, please determine if your local church allows the use of vans and trailers. If they do, you will need to understand how to use a trailer safely.

TRIP PREPARATION

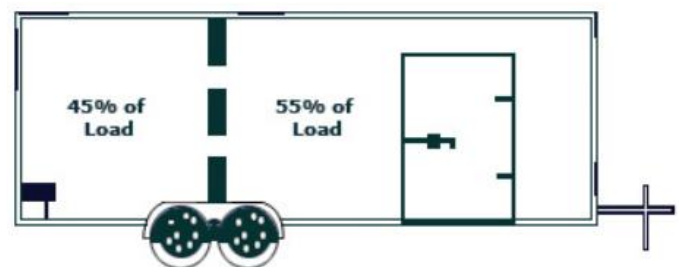
Be sure you have a proper match. The vehicle you are utilizing must be able to tow a cargo trailer. The cargo trailer must be designed and built to carry the full weight of your luggage, equipment and gear.

Trailers are required to show the gross vehicle weight rating (G.V.W.R.). G.V.W.R. is the load-carrying capacity plus the weight of the trailer itself. Be sure that the total weight of your luggage, equipment, gear and trailer do not exceed the G.V.W.R. If you don't know the correct weight of your equipment and gear, don't guess — have it weighed. This is usually can be done at a local public scale.

LOADING

Always remember to load 60 percent of your cargo's weight in the front of the trailer. This will put approximately 10 percent of the loaded trailer weight on the hitch. Check hitch weight, otherwise the trailer will not tow properly. It could be unstable, difficult to control, and make towing unsafe.

Improper weight distribution can cause a trailer to "fishtail" (sway from side to side) as it moves down the road, putting excessive strains on both towing vehicle and trailer, increasing gas consumption and sometimes causing an accident. The most effective way to guard against fishtailing is to make sure that the weight load on your trailer is properly distributed.



Secure loose items in the trailer. Ensuring that your equipment is held securely in place on the trailer, especially when underway, is extremely important. If it is not firmly and properly secured, your equipment can be damaged as it bounces against the supports — or it may slide or fall off the trailer while being towed.

HITCHING

Hitching your trailer to your tow vehicle usually is a one-man job, but it is easier if you have a second person to help you. Here are the basic steps:

1. Back your tow vehicle as close as possible to the trailer; it's easier and safer than pulling the trailer to your van, car or truck.
2. Check to be sure the coupler locking device is released.
3. Raise the front end of the trailer, position the coupler directly over the hitch ball and lower until it is all the way down over the ball.
4. Check under the coupling to be certain that the ball clamp is below the ball and not riding on top of the ball.
5. Lock the coupler to the hitch ball. To be sure it is in the locked position and securely in place, raise up on the trailer tongue. If it comes loose from the ball, unlock and go back to Step #3.
6. Be certain the jack is in the fully raised Position
7. If your trailer has a surge brake breakaway cable or chain, attach it to tow vehicle, making sure there is enough slack for tight turns.
8. Attach the safety chain, do not let them drag. The safety chain on your trailer provides added insurance that it will not become detached from the towing vehicle when underway. You should make sure that the safety chain is correctly attached between the towing vehicle and trailer before each trip. The safety chain should be loose enough to make full turns, but tight enough to prevent trailer contact with the road if the ball and coupler should become detached.
9. Connect trailer wiring harness to lighting system of tow vehicle and check operation. State and federal regulations require all types of trailers to be equipped with tail, stop, turn and side marker lights. If purchasing

or renting a cargo trailer, compliance with these regulations should be supplied by the vendor. However, it is the owner's responsibility to be sure these regulations are met.

To avoid any problems or breakdowns on the highway, you should make a final check of the following items before every trip and each time you stop for gas:

- Is your trailer hitch securely in place on the tow vehicle?
- Is the coupler locked to the hitch ball? To be sure it is, raise the trailer tongue.
- Is the safety chain properly attached to the trailer hitch? It is tight enough to keep it from dragging on the ground but with enough slack for tight turns?
- Are the lights connected to the tow vehicle and working properly? To be sure, have a second person step on the brake and operate the turn signal as you check the lights.
- Is your load tied down and tightly in place?
- Are tires properly inflated? Be sure to check while they are cold. Are lug nuts tight?
- Are your brakes working? Is breakaway chain or cable attached?
- If you are carrying luggage, extra gear or equipment, is it secured to prevent movement or loss on the highway?

ON THE ROAD

Slow down there is less strain on your car, trailer and equipment at moderate to slow speeds. Also, many states have lower speed limits for vehicles towing vehicles.

Allow extra time and space as you'll need more of both when passing and stopping, especially if your trailer is not equipped with brakes.

Check rearview mirrors frequently and install outside rearview mirrors on both sides of the tow vehicle. Make it a habit to check the mirrors at frequent intervals to be sure your trailer and equipment are riding properly.

Swing wider, trailer wheels are closer to the inside of turns than the wheels on your car or truck, this means you should swing wider at curves.

Pass with extra care, with a trailer in tow you'll need more time and distance to accelerate, get around a slower vehicle and return to the right lane.

Know your environment and road conditions, be prepared for sudden changes weather and air pressure and/or wind buffeting when larger vehicles pass you from either direction. Slow down a little and keep a firm hold on the steering wheel.

Conserve fuel, wind resistance against the load and trailer can reduce your gas mileage significantly, especially at higher speeds. Streamline your rig with a cover, and make sure any hatches are closed securely.

Avoid sudden starts and stops, smooth, gradual starts and stops will improve your gas mileage and put less strain on your tie-downs, etc.

Signal your intentions well before you stop, turn, change lanes, or pass, use your light signals to let other vehicles know what you intend to do. Always be courteous, make it as easy as possible for faster moving vehicles to pass you. Keep to the right side of the road and be prepared to slow down if they need extra time to return to their proper lane.

When **making turns**, you need to make wider swings (turns) at curves and corners because your trailer's wheels are generally closer to the inside of a turn than the wheels on your tow vehicle. Place your hand at the bottom of the steering wheel, while watching in your rearview mirror move your hand to the right, if you want the rear of the trailer to go to the right. And if you want the rear of the trailer to go to the left, move your hand to the left. Because the trailer does not follow the exact path as the vehicle on turns, remember to swing out wider when traveling around bends and corners. When making turns, be aware the trailer will turn quicker than a tow vehicle. Allow extra turning space so that the trailer wheels don't jump over a curb, hit a soft shoulder, road sign or tree. Your axle and/or tire and rim can be severely damaged as a result of hitting the curb.

Maintain proper speeds, moderate to slower driving speeds put less strain on your tow vehicle and trailer and make for safer traveling.

Check the rearview mirrors frequently; it will help you to ride your trailer properly. It is better to have outside rearview mirrors on both sides of your tow vehicle.

Getting into your lane takes more time and distance to get around a slower vehicle and return to the correct lane when you've got a trailer in tow.

Adjust to the passing vehicles to avoid swaying; be prepared for sudden changes in air pressure and wind buffeting when larger vehicles pass from either direction. Slow down a bit and keep a firm hold on your steering wheel. Aim straight down your lane.

Reduce consumption when traveling over large hills or down gravel roads, use a lower gear to ease transmission and engine operation. Shifting out of overdrive and into a lower gear may also improve vehicle gas mileage. Transmission coolers also greatly reduce the consumption.

If you encounter **sudden bumping or swaying**, it may be indicative of a flat tire. Don't jam on the brakes or mash the accelerator in an attempt to drive out of it. Instead, come to a stop slowly while driving in as straight a line as much as possible.

If for some reason (a gust of wind, a downgrade, a pass by a larger vehicle, etc.) the trailer does begin to sway, the driver needs to assess the situation to determine the proper course of action. Take control of the situation by gradually reducing the speed and steadying the wheel. Do not slam on brakes and increase the speed. The increase in speed can cause more swaying. Stop towing the trailer if it is constantly swaying.

Backing a trailer into tight places is easier than it looks, but it does take some practice. It's best to practice in a parking lot and in a vehicle that allows you to see the trailer through the rear window. Vans, trucks and campers that have obstructed rear views require more practice and the use of both side mirrors. In either case, be patient, and make steering adjustments slowly and a little at a time.

The trailer's **electrical components** are subjected to a great deal of adverse conditions, so check the trailer lights them periodically. Ask someone to step behind the trailer to make sure taillights, brake lights and turn signals are working properly. If signals are dim, perhaps there is a bad connection or you need a more powerful flasher unit on the tow vehicle.

Trailer laws covering such things as brakes, lights, safety chains, licenses, etc., will vary from state to state. Be sure that your trailer is in full compliance with your state laws. Your trailer dealer usually can help you in this regard. If not, contact your nearest State Motor Vehicle Department Office for full information.

Remember to allow at least one car and trailer length between you and the car ahead for each 10 mph on your speedometer. If a problem occurs, the general rule is stay calm, don't panic and don't do anything anymore suddenly or violently than you have to

information, contact the United Methodist Insurance Service Center or go to our website www.unitedmethodistinsurance.org.

The United Methodist Insurance Service Center is open Monday through Friday, 8:30 a.m. to 4:00 p.m. eastern time. You may contact the Service Center at 1-800-975-5442.

ADDITIONAL RESOURCES

<http://www.uhaul.com/guide/>

http://www.goldengait.com/towing_safety/

<http://www.dmv.ca.gov/pubs/dl648/dl648pt12.htm>

<http://www.articlesbase.com/automotive-articles/towing-a-trailer-with-your-vehicle-973329.html>

<http://www.thefreelibrary.com/Towing+Your+New+Trailer-a01073752770>

<http://www.nationalsafetycommission.com/alerts/2009/06/ti>

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For additional information please contact

Rev. Joy T. Melton, J.D., Chief Resource Officer
 United Methodist Insurance
 400 Perimeter Center Terrace, Suite 900
 Atlanta, GA 30346
www.UnitedMethodistInsurance.org
 Email: joymelton@bellsouth.net
 Phone: 770-512-8383
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