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Van pools have insurance option

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By KELLY HANNON

When a van pool pulls out of a commuter lot, the operator is responsible for the lives of six, 12, even 15 people riding in back.

It's a big liability, although the public benefits are big, too.

Every day, Fredericksburg-area van pools eliminate 3,500 cars from local highways at rush hour.

Still, van-pool owners had a hard time buying insurance. Only one company offers insurance for owners of multiple van pools.

"It was a monopoly," said ABS Vans owner Rick Hood. His Stafford-based company operates 34 van pools in Northern Virginia and West Virginia.

The monopoly ends next month.

AdVANtage, a self-insurance program providing liability and comprehensive collision coverage for van pools, will be available in July. To participate, vans must be registered and licensed in Virginia.

Van-pool operators had requested another insurance option, and the state listened, said Diana Utz of the George Washington Regional Commission in Fredericksburg. Utz directs the region's commuter ridesharing service, GWRideConnect.

The Commission will sponsor the program in the Fredericksburg area.

Under AdVANtage, van-pool owners can pay monthly or quarterly fees to a fund managed by the Virginia Division of Risk Management. Van-pool owners will share the risk of driving, since the pool of money will be used to provide liability and damage protection for all participating van pools.

Risk Management will act as the insurer, handling all claims and setting the fees.

AdVANtage may not benefit all van pools, since it is a different style of insurance, Utz said. Some van pools could pay less; others more.

Membership fees will be based on factors such as vehicle age and how many passengers the vans carry.

"Look at your existing plan, look at this plan, and see which one meets your needs or which one you are comfortable with," Utz said.

The liability limit will be \$1 million per claim.

Van-pool owners interested in AdVANtage should call the Commission at 540/373-7665 to register.

To learn more online about AdVANtage, go to [www. advantagepool.org](http://www.advantagepool.org).

A cost-estimator calculator tool on the Web site will predict an operator's monthly or quarterly fee.

Also last night, new officers were appointed to the George Washington Regional Commission's board.

The following local officials were appointed: Stafford Supervisor Mark Dudenhefer, chairman; Spotsylvania Supervisor Hap Connors, first vice chairman; King George Supervisor Dale Sisson, second vice chairman; Caroline Supervisor Jeffery Sili, treasurer; Fredericksburg City Councilman Marvin Dixon, secretary.

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