

# School Bus Insurance Solutions

## BEST-IN-CLASS PROTECTION FOR SCHOOL BUS CONTRACTORS

Drawing on decades of experience, School Bus Insurance Solutions (SBIS) offers best-in-class coverages and risk management services that are tailored to meet the unique needs of risks in this niche. Our commitment to serving and growing in this market means you and your clients can count on us for consistency, stability and offerings that are ahead of the curve.

### WHY SBIS?

- A++ Rated Carrier (AM Best)
- Underwriting Team with Decades of Commercial Auto Experience
- Leading Coverages and Risk Management Services
- Competitive Pricing
- Superior Service
- Installment Plans Available (for accounts that generate \$2,000+ in premium)

### ELIGIBLE RISKS & GUIDELINES

- School bus contractors with fleet size of 10-200\*
- We serve all states excluding Alaska, Florida, Louisiana, Michigan, Nevada and New York
- Primary operations as a school bus contractor using YELLOW buses with a minimum of 3 years business experience
- Applicant must be financially sound operating profitably with positive net worth
- Not a market for predominately urban exposures. There should be no more than 10% fleet usage in city populations greater than 150,000
- No more than 15% charter operations
- 4 year loss ratio of 40% or less for fleets of 10 or more buses
- Risks with less than 4 years' experience are Refer to Company
- Must be in compliance with all state and federal laws and guidelines
- A formal written and implemented safety program that complies with NHTSA Guidelines 17
- A swing arm is preferred on all buses as a best practice and where state laws require

*\*Fleets over 200 considered on a case-by-case basis*



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## BEST-IN-CLASS PROTECTION FOR SCHOOL BUS CONTRACTORS

- Buses should be under 15 years old
- Must perform new hire and annual MVR checks and have MVR standards for all drivers
- A documented fleet maintenance program
- School districts should determine bus stops, drop off and pick up procedures, necessity of an aide on the bus, enforcement of discipline policy and provide after-hours contact
- Buses should be equipped with two-way communication systems, such as a cellular telephone, that permits drivers to remain in contact with the dispatcher
- A crisis response plan should be in effect

### INELIGIBLE RISKS

- Non school district para-transit exposures
- New school bus contractors that have less than 3 years of operational/loss history
- Operations with more than 10% of vehicle usage in urban venues with a population greater than 150,000
- Risks with less than 10 buses
- Risks with van exposure greater than 25%
- Loss history greater than 40%
- Repair facilities that repair non-owned vehicles
- Fined by the local or state DOT
- Employing drivers under 21
- Bus storage locations in high hazard zones for crime, wind, hail, wildfire or flood

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## KEY COVERAGE DETAILS

- General Liability
  - » Abuse & Molestation Limits up to \$1M/\$2M
  - » Commercial General Liability Limits up to \$1M/\$3M
- Auto Liability
  - » \$1M Combined Single Limit
  - » Uninsured/Underinsured Motorist
  - » Personal Injury Protection Where Required by Law
- Auto Physical Damage
  - » Comprehensive
  - » Collision
- Automobile
  - » Owned/Non-Owned/Hired Auto
  - » Hired Car Physical Damage, Including Loss of Use
  - » Zero Deductible on Glass Repairs
  - » Lease Gap Coverage
  - » Towing
  - » Electronic Equipment
- Property & Inland Marine
  - » Limits up to \$5M Total Insured Value (TIV)
- Crime
  - » Limits up to \$250,000

## RISK MANAGEMENT SERVICES

- Product specific web-based risk management services
- Free online interactive Defensive Driver Training course and examination
- Free fleet safety telematics program
- Discounted background and motor vehicle record (MVR) checks
- Ongoing education on risk management issues and large loss lessons learned

## SUBMISSION REQUIREMENTS

- SBIS Supplemental app
- ACORD apps
- Automobile filing questionnaire
- 5 years minimum loss history
- Historical unit count
- Copy of operations guidelines, safety manuals and MVRs



We also offer workers' comp through our sister program, AllComp Solutions.

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