



# 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
- In-House Claims Team
- Superior Service
- Installment Plans Available (for accounts that generate \$2,000+ in premium)

## ELIGIBLE RISKS

- School bus contractors
- Fleet size: 10-100
- We serve all states excluding Florida, Louisiana, Michigan, Nevada and New York

## KEY COVERAGES (DETAILS ON NEXT PAGE)

- General Liability
- Abuse & Molestation
- Auto Liability
- Auto Physical Damage
- Automobile
- Umbrella
- Property & Inland Marine
- Crime

## 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



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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
- Umbrella
  - » Limits up to \$4M  
\*Standalone Excess of Umbrella is not available
- Property & Inland Marine
  - » Limits up to \$5M Total Insured Value (TIV)
- Crime
  - » Limits up to \$250,000

## 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.

Visit [allcompsolutions.com](http://allcompsolutions.com) for more details.



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