

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
- 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



# **Luis Higgins**

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Send submissions to schoolbus@nsminc.com



## **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

### 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** for more details.



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