

Bus Program

Underwriting Profile & Submission Procedures



PREFERRED RISK PROFILE

Our Bus Program provides commercial automobile coverages specifically designed for bus business owners operating vehicles described in the classes below.

TERRITORY

The coverage territory is all states except Hawaii, Louisiana, Montana and West Virginia.

COVERAGE HIGHLIGHTS

- **Commercial Auto Liability**
 - Includes Bodily Injury and Property Damage
 - Limits offered up to \$5,000,000 CSL; for higher limits, contact your Underwriter
 - Liability deductible programs available
 - Uninsured /Underinsured Motorists, Personal Injury Protection and Medical Payments offered according to state law
- **Physical Damage (Comprehensive & Collision)**
 - Fire, theft and combined additional coverages available
 - Deductibles from \$1,000 up to \$25,000
- **Garage Liability**
 - Limits offered up to \$5,000,000
 - Garagekeepers liability coverage available
- **General Liability**
 - Includes Bodily injury and Property Damage, Contractual Liability and Personal injury
 - Limits offered up to \$5,000,000 CSL
- **Excess Liability**
 - Limits offered up to \$5,000,000

ACCEPTABLE CLASSES OF BUSINESS

- **Charter Bus:** An automobile chartered for special trips - touring, picnics, outings, games and similar uses.
- **School Bus:** An automobile that carries students or other persons to and from school, or in any school activity, including games, outings and similar school trips. Separate codes and rating factors apply to:
 - School buses owned by political subdivisions or school districts.
 - All others, including independent contractors, private schools and church-owned buses.
- **Inter-City Bus:** An automobile that picks up and transports passengers on a published schedule of stops between stations located in two or more towns or cities.
- **Urban Bus:** An automobile that picks up, transports and discharges passengers at frequent local stops along a prescribed route. This classification applies only to vehicles operated principally within the limits of a city or town and communities contiguous to such city or town includes scheduled express service between points on that route.
- **Sightseeing Bus:** An automobile accepting individual passengers for a fare for sightseeing or guided tours, making occasional stops at certain points of interest and returning the passengers to the point of origin.
- **Para-Transit Bus:** An auto of the van or bus type that may be wheelchair equipped and is used to provide semi-scheduled/pre-scheduled service to those persons with medical disabilities to and from scheduled non-emergency medical appointments.

- **Social Service Bus:** An auto of the van or bus type that is used to provide semi-scheduled/pre-scheduled service to those persons in the greatest economic need to non-medical appointments (i.e., job interviews, Department of Social Services, Government Administrative Services and others).
- **Public Transit Risks:** An auto of the van or bus type that picks up and transports passengers on a published schedule of stops between stations located in one city or municipality that collects fares.

Other acceptable classes of business that will be considered as part of a mixed fleet:

- **Limousine:** A sedan, sport utility or other specialty type vehicle with a stretched or extended body from 48-120 inches that has a seating capacity of 7 or more. The vehicle has a division between the driver and the passenger compartment and is used on a prearranged basis for business or special functions for a minimum of 2 hours. The operator of the vehicle is in attendance as chauffeur at the beginning and end of the function. The chauffeurs are on file and approved by the insurance company.
- **Sedan:** A luxury sedan used on a prearranged basis for a minimum of 2 hours, and business or special functions account for at least 70% of all usage. The operator of the vehicle is in attendance as chauffeur at the beginning and ending of the function. Insureds bill clients on a round trip,

garage-to-garage, basis, not on a pick-up-to-destination basis. The drivers are on file and approved by the insurance company.

- **Airport Bus or Airport Limousine:** A for-hire auto of the van or bus type that transports passengers between airports and other passenger stations or motels.

PAYMENT OPTIONS

We offer a variety of installment plans for new and renewal business. And, for added convenience, Lancer's Electronic Payment Program (EPP) allows you to pay online by electronic check.

SUBMISSION REQUIREMENTS

- Completed and signed Lancer Bus Application
- Currently-valued Loss Runs for the last five years
- Complete Vehicle Schedule with ACV (Actual Cash Value) listed for all vehicles
- Complete Driver List and MVRs

Submissions may be submitted via:

- Email: bus@lancerinsurance.com
- Fax: 516-889-9130

For Underwriting questions regarding Lancer's Bus Program, please contact:

800-782-8902 ext. 3264
bus@lancerinsurance.com

