



AN INSURANCE PROGRAM DESIGNED SPECIFICALLY FOR INDEPENDENT SCHOOL BUS CONTRACTORS

Glatfelter Public Practice offers **SafetyFIRST**, an insurance program designed specifically for **independent school bus contractors**. Underwritten by an "A+" (XV, Superior) carrier, **SafetyFIRST** offers a broad range of specialized coverages and an underwriting staff with bus industry experience. In developing **SafetyFIRST**, Glatfelter Public Practice drew on more than 25 years experience in providing insurance and risk management solutions to school owned bus fleets and extensive knowledge of the unique challenges faced by independent school bus contractors.

Coverages

- Property
- Inland Marine
- General Liability
- Employee Benefits Liability
- Automobile
- Equipment Breakdown
- Crime
- Umbrella Liability

Underwriting Criteria

- Available in CT, DE, MA, MD, ME, MI, NH, NJ, NY, OH, PA, VA, VT & WV
- Minimum premium of \$50,000
- In business a minimum of five years
- Account loss ratio of 45% or less
- Non-school bus operations not exceeding 15% of the total power units
- Charter buses operations not exceeding 5% of the total power units
- No more than 10% of the school buses serving school districts in cities with populations greater than 75,000

Submission Requirements

- Fully completed ACORD applications
- Supplemental application
- Five years of loss runs
- Complete driver list

Risk Control Services

- Bus driver education seminars
- Access to bus operations videos
- Accident documentation tool
- Participation on accident review committees
- School bus loading and unloading zone assessments
- Driver selection, hiring, training and supervision consultations
- Bus yard site security evaluations

To learn more about **SafetyFIRST** insurance program, please visit www.GlatfelterPublicPractice.com or call **888-855-4782**.

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This is only a brief description of the coverage available. The policies will contain reductions, limitations, exclusions, and termination provisions. Coverage may not be available in all states.