



PRODUCT HIGHLIGHTS

SCHOOL BUS CONTRACTOR PROGRAM

Benefits of this Program

Philadelphia Insurance Companies' (PHLY) School Bus Contractor policy is insurance uniquely designed to fulfill a wide range of special insurance needs for School Bus Contractors. Program is designed for School Bus operations contracted primarily to local Public School Districts. This product is not available in Florida, Louisiana, Michigan, New York and Nevada.

Key Benefits

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 glass on repairs
- Lease Gap coverage
- Towing
- Electronic equipment

Umbrella

- Limits available up to \$4,000,000 (stand-alone Excess of Umbrella is not available)

Risk Management Services

- Product specific web-based Risk Management Services solutions through PHL.com/RMS
- Free online interactive Defensive Driver Training course and examination
- Regular e-flyer communications on current Risk Management Services issues and Large Loss Lessons Learned
- Strategic partnership with best-in-class vendor for discounted background & motor vehicle record (MVR) checks

Document Required for Proposal

- Completed, signed, and dated PHL School Bus Contractor Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Copy of operations guidelines, safety manuals, and MVRs

Service

- Clients are serviced by both our Home Office staff as well as our Regional Offices located throughout the country

Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A++ (Superior) by A.M. Best; Nationally recognized as a member of Ward's Top 50; Forbes Magazine has recognized PHL as one of the 400 Best Big Companies in America

Payment Terms

- Installment plans available for accounts which generate at least \$2,000 in premium

For more information about our products and services, please visit us at PHL.com

800.873.4552 | **PHLY.com**

The PHL *Difference*

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. | © 2021 Philadelphia Consolidating Holding Corp., All Rights Reserved.



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