

BUSPLUS®



EXCESS AUTO LIABILITY INSURANCE
WITH SEXUAL MISCONDUCT
LIABILITY & TERRORISM
PROTECTION FOR SCHOOL BUS
OPERATORS

Lexington Insurance Company

Market Leadership Powered by the Spirit of Innovation®



Schools, municipalities and private bus companies responsible for transporting children now face serious liabilities that are beyond the scope of standard excess liability policies. This includes the growing frequency of allegations of sexual misconduct that are brought against school bus drivers and risks stemming from terrorist acts that could impact school buses and their young passengers.

WHAT IS BUSPLUS®?

BusPlus from Lexington Insurance Company is umbrella liability insurance that addresses the broadened liability school bus operators now face. Added to the excess auto liability coverage, the policy automatically includes coverage for sexual misconduct liability and liability arising from terrorist acts. Special coverage enhancements and risk management services are also available to the policy to help insureds prevent claims and manage liability events in a way that mitigates potential damages to both their finances and reputation.

Lexington's BusPlus Umbrella Liability Insurance expressly addresses coverage for sexual misconduct claims. Many carriers' excess auto policies remain "silent" on sexual misconduct liability. If your clients

COVERAGE HIGHLIGHTS

BusPlus insureds can rely on the highly rated financial strength of Lexington Insurance Company.

- **Excess Auto Liability** coverage provides excess bodily injury and property damage liability coverage and is the leading reason to buy BusPlus. Excess limits protection is available if a loss exceeds the primary policy limits of the named insured. With many children on a bus in your clients' care, it's important to carry enough protection for their corporation or public entity.
- **Sexual Misconduct Liability** coverage is expressly provided for the insured entity, as well as the bus driver. An accused bus driver is afforded protection until he or she confesses or is proven guilty of sexual misconduct allegations. Innocent bus drivers are assured that funds will be available should they be forced to defend such a claim.
- **Terrorism Insurance** is automatically included and responds to liability claims arising from terrorist acts occurring on an insured's school bus.
- **Sexual Misconduct Prevention Services** are available through the nationally recognized firm, Praesidium, Inc. These services include an audit of relevant policies and procedures to identify and assess areas of vulnerability and a toll-free help line for technical consultation related to sexual misconduct prevention.
- **Claims Services** are provided to insureds by Lexington's experienced liability claims experts. Our claims professionals specialize in helping insureds respond strategically to crisis.
- **Up to \$25 million** in capacity is available.

WHO NEEDS BUSPLUS?

BusPlus provides the expanded excess auto liability protection that is now essential for any enterprise involved in busing students, including:

- Public school districts, including elementary, middle and high schools
- Private school districts, including elementary, middle and high schools
- Colleges and universities with on campus buses
- Private school bus contractors

YOUR BUSPLUS SUBMISSION SHOULD INCLUDE:

- A complete description of operations
- Copy of the primary auto application highlights
- 5 – 7 years of aggregate first-dollar incurred loss experience
- List and full description of individual large losses over \$100,000
- 5 – 7 years of historical exposure information, unit count, etc.
- Current audited financial statements
- Full disclosure of underlying insurance in place, including premium
- If claims not handled by insurance company personnel, full details of claim handling procedures
- Full disclosure of current loss prevention efforts, including driver criminal background checks, if any

BusPlus Excess Auto Liability Insurance is provided by Lexington Insurance Company and backed by Lexington's longstanding market commitment and superior financial strength. Lexington has been a leading provider of excess auto liability insurance for school buses for more than 30 years.

LEXINGTON CONTACTS

Lexington's products are available through surplus lines brokers. Agents and brokers interested in Lexington's Property products should contact a local surplus lines broker, including the Risk Specialists Companies listed below.

A.I. Risk Specialists of Missouri, Inc.

Clayton, MO(314) 889-7843

Eastern Risk Specialists, Inc.

Philadelphia, PA(215) 255-6366

Florida Risk Specialists, Inc.

Tampa, FL(813) 222-4883

Louisiana Risk Specialists, Inc.

New Orleans, LA(504) 527-5505

Michigan Risk Specialists, Inc.

Southfield, MI(248) 386-8850

Midwestern Risk Specialists, Inc.

Chicago, IL(312) 930-5451

New England Risk Specialists, Inc.

Boston, MA(617) 457-5860

Risk Specialists Companies of Colorado, Inc.

Denver, CO(303) 382-8579

Risk Specialists Companies of Minnesota, Inc.

Minneapolis, MN(612) 317-5430

Risk Specialists Companies of New York, Inc.

New York, NY(212) 770-2132

Risk Specialists Companies of Ohio, Inc.

Cleveland, OH(216) 479-8854

Southeastern Risk Specialists, Inc.

Atlanta, GA(770) 671-2414

Southern Risk Specialists, Inc.

Dallas, TX(214) 932-2378

Houston, TX(713) 268-8806

Western Risk Specialists, Inc.

Los Angeles, CA(213) 689-3800

San Francisco, CA(415) 836-2700

Ben Beauvais

Product Line Manager, BusPlus(617) 330-8412

The product descriptions herein are not a complete description of all items, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time, and the preceding descriptions are not intended to be relied upon by brokers or potential insureds. Brokers interested in any of the captioned products should request a specimen copy of the policy itself for the precise scope and limitations of coverage. Issuance of coverage is subject to underwriting.

U.S. risks placed with a surplus lines insurer must be placed in accordance with surplus lines laws and other applicable laws. Surplus lines insurers do not generally participate in state guaranty funds and insureds are not protected by such funds. The surplus lines market is a brokered market providing flexibility in rate and form to meet customer needs for high risk and specialized insurance products. All placements with surplus lines insurers are subject to underwriting by the insurer. Products may not be available in all states. The information contained herein is for general information purposes only and does not constitute an offer to sell or a solicitation. The information provided herein is made available only on request by an insurance professional(s).

Lexington Insurance Company

Market Leadership Powered by the Spirit of Innovation®

100 Summer Street . Boston, MA 02110 . 617.330.1100 . www.LexingtonInsurance.com