

February 10, 2022

## Changes to Bus Usage and Insurance

At RMA Insurance, we endeavour to provide the best coverage at the lowest cost to our membership. Over the past four years, the market for automobile insurance, especially the capacity to provide coverage for buses, has declined drastically in both availability and price. The reason we are able to offer such competitive rates is thanks to you, our members, and your due diligence in risk management. To that effect, we would like to highlight some changes that have occurred this year.

- ◆ All buses must be insured on an annual term (pro-rated coverage for vehicles added after inception is available). Credits will not be provided for mid-term deletions unless proof of sale is provided, or the vehicle is deemed a total loss and written off.
- ◆ Should an insured unit break down, a contract bus operator may insure a substitution for a minimum of 30 days and the premium will be pro-rated. Additional extensions in 30-day increments will be granted until the original unit is operational.
- ◆ The use of buses has now been limited to the following:
  - ◇ School, municipal, and community group contract bus operators can no longer provide transportation for any exposure not originally underwritten in the application of insurance. Coverage will not be extended to wedding shuttle services, tour groups, wine tours, pub crawls, church services, or funerals.
- ◆ Alcohol is strictly forbidden.

We appreciate your cooperation with these new changes to help keep coverage rates low for you.

For more information, please contact one of the following team members below.

**Mark Sosnowski, CIP***Risk Advisor*

587.689.5568

[mark@RMAinsurance.com](mailto:mark@RMAinsurance.com)**Mallory Gray, CAIB***Manager of Member Services*

587.671.0191

[mallory@RMAinsurance.com](mailto:mallory@RMAinsurance.com)**Craig Pettigrew, FCIP, CRM***General Manager of Insurance*

780.955.8407

[craig@RMAinsurance.com](mailto:craig@RMAinsurance.com)