

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for motorcoach and charter bus operators. Priorities reflect typical exposure; confirm against fleet and routes.

CORE

PREVALENT

SITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Commercial Auto Liability	Covers passenger and third-party injuries — \$5M federal minimum for 16+ seats.	CORE
☐ Umbrella / Excess Liability	Adds limits above \$5M for a crash with many injured passengers.	CORE
☐ Auto Physical Damage	Covers coaches worth hundreds of thousands of dollars each.	CORE
☐ General Liability	Covers terminal, office, and passenger boarding-area injuries.	CORE
☐ Hired & Non-Owned Auto	Covers coaches leased or trips farmed out to other carriers.	PREVALENT
☐ Workers' Compensation	Covers drivers and mechanics.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is limits above the federal minimum. The \$5 million floor was set decades ago, and a rollover with 50 passengers can produce claims far beyond it. Operators should carry umbrella or excess limits and confirm that trips farmed out to other carriers are covered by that carrier's \$5 million policy, not theirs.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.