

PUBLIC AUTO PROGRAM

 S.H. Smith & Company, Inc.



OUR PUBLIC AUTO PROGRAM IS ONE OF THE BEST IN THE INDUSTRY. WE OFFER INSURANCE FOR ALL CLASSES OF BUS OPERATORS. FROM CHARTER BUS TO LIMOUSINE AND TOWN CAR, WE HAVE THE PROGRAM THAT WILL FIT YOUR NEEDS.

Target Classes of Business:

- Charter Bus Operators
- School Bus Contractors
- Limousine Fleets
- Line Operators
- Tour Bus Operators and Sightseeing Operators
- Shuttle Bus, including Airport Ground Transportation
- Athlete and Entertainer Coach Operations
- Other Public Auto / Passenger Transport including:
 - Church Buses
 - Courtesy Transportation
 - Employee Shuttles
 - Social Services
 - Van Pools

Limits:

- Automobile Liability: Up to \$5M CSL
- Uninsured & Underinsured: Minimum Statutory Limits
- Medical Payments: Minimum Statutory Limits
- General Liability: Up to \$5M CSL

Lines of Coverage:

- Automobile Liability
- Auto Physical Damage
- Uninsured / Underinsured Motorists
- PIP and Medical Payments
- General Liability
- Umbrella / Excess

Admitted Carrier

All programs are underwritten by Zurich in North America, Rated A+ by A.M. Best*

Excess Facility

Ability to provide excess coverage on a stand alone basis as well as over our own primary program. Combined limits up to \$200M available.

► FOR MORE INFORMATION on S.H. Smith's National Public Transportation Program contact:

Scott Bartlett

Chief Program Officer

Scott_Bartlett@SHSmith.com

440-596-8654

Or visit our new Public Auto website! www.shsmithpublicauto.com

Please Email Submissions to: CBsubmits@SHSmith.com



www.shsmith.com

S.H. Smith & Company, Inc. is a national, independently owned insurance broker, in-house underwriting facility and program administrator licensed to write in all 50 states.

* Rating as of 12/2010. For A.M. Best rating information, visit www.ambestrating.com