

CENTURIES OF ROUGH NOTES

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Time Again for School Bus Insurance

By ROBERT GIDDENS

WELL, I wonder how many horns will be locked this year after the horse is stolen.

I wonder how many communities are going to suffer financial setback this year because of indifference to School Bus Liability insurance.

How many agents are going to be able to say: "My conscience is clear, my regrets sincere. I did all I could to bring the need of this insurance to your attention."

How many school trustees are going to remember with everlasting regret the number of school bus accidents of the year just past, and do what they should as executive heads of their school districts to anticipate the accident that might hit their neck of the woods this year?

The peculiar observation one can make in regard to selling school bus liability insurance is this: Primarily, the reason for the agent taking an interest in this matter is not commission as much as it is an obligation he owes his community. After all, who in the community is better suited and more in a position to offer this service than the agent?

I've seen school trustees who ferreted out the agent who had nothing on his polished desk but his feet, and handed him the business on a platter. Unfortunately, all school trustees do not possess anticipatory business sense. And fortunately, most agents object to anybody's feet on their desk but those of a prospective client.

Some companies don't know from their own records how much School Bus insurance they have in force. This, to me, seems strange because if they don't know how much they have, how can they tell how much there is? But the agent is in a position to know what the prospects are for this business in his district.

Let's suppose this Fall sees us more interested than ever before in the School Bus situation. Suppose, too, that you have all the best intentions in the world of talking this matter over with the school trustees, the owner of the bus, if the district doesn't own it, and the drivers. Here's what you'll find.

The Cheap Insurance Hurdle

The transportation of school children is a hauling contract, let to the lowest responsible bidder. Some contracts stipulate that proper insurance must be carried, and that the cost of this insur-

ance protection should be included in the contractor's bid. If this situation exists you have one hurdle to jump, and it is a tough one—cheap insurance. But the battering many insurance companies took in the storm of '30-'31 and are still taking should bring home to the executives of the school district John Ruskin's pointed truism. You've heard it—"There is hardly anything in the world that some man cannot make a little worse and sell a little cheaper, and the people who consider price only are this man's lawful prey." And how!

Not all school contracts have the insurance clause. It is in such cases that the community and whatever economic stability it possesses is being thrown on the temperamental shoulders of Luck, and as Brut Hamo says: "The only thing sure about luck is that it will change."

The agent has more pioneering work when the school contract omits the necessity of carrying Liability insurance. But pointing out to the successful bidder the hazard involved in driving kids to and from school will make him think seriously of protecting himself.

The policy of insurance covers every-

one concerned in Statement One. For example: "School District 4, Lewis and Clark County, Montana, and/or Joe Smith, owner, and/or Larry Holmes, driver." The trustees can be named and they are protected. And it is important that they are because there have been cases where trustees have had to face a suit for the negligent manner in which they allowed a school bus to operate in a district over which they had jurisdiction, and that liability was theirs regardless of bidding out the contract to the lowest responsible bidder. Because School Bus Liability insurance is almost a public service the insurance premium cost should be carried by the community, and the plan of having a clause in the hauling contract insisting on proper Liability insurance is a good one.

The agent's primary step should be to find out the buses in line for this insurance, the names of the trustees, the successful bidder of the previous year. In many rural communities there is no competition for this job, and one man continues from year to year.

In rural communities, too, it is ob-

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This school bus crashed near Azzulini, Va., because the brake on the right front wheel locked. (International Photo). Two children were hurt. Those responsible for safe transportation of school children can't afford to be without insurance.

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