

# KidsKab Program

## Underwriting Profile & Submission Procedures



### PREFERRED RISK PROFILE

Our KidsKab Program is designed for those who transport children to after-school activities, doctor appointments, daycare and/or to and from school in a passenger van. Preferably, the van operation contract with parents.

### TERRITORY

The coverage territory is all 50 states.

### ELIGIBILITY

#### Van Requirements

- Each van must have a minimum seating capacity of seven (7) passengers, including the driver
- No private passenger type automobiles are permitted to be insured under this program
- Each van should be no more than fifteen (15) years old
- Mileage should be comparable to the year of the van
- Each van shall be equipped with seat belts for the driver and all passengers
- Each van shall have a primary driver and at least one (1) back-up driver

#### Driver Requirements

- All drivers must receive approval from Lancer before driving
- All drivers must be a minimum age of twenty-five (25) years old

- All drivers must possess a valid unrestricted state drivers license for a minimum of three (3) years
- A preferred driver should be accident free for a least three (3) years; however, an otherwise superior risk may have no more than one not-at-fault accident within the last three (3) years
- All drivers must have no more than two violations for the past three (3) years
- An applicant will be rejected if he/she has ever been convicted of a major violation, such as a hit and run, leaving the scene of an accident, driving under the influence of alcohol or controlled substances or driving while otherwise impaired

#### Personal Use Of The Van

- Minimal personal use of the van preferred

### COVERAGE HIGHLIGHTS

- **Commercial Auto Liability**
  - Includes Bodily Injury and Property Damage
  - Limits range from \$100,000 to \$5,000,000 Combined Single Limit (CSL)
  - Uninsured/Underinsured Motorists, Personal Injury Protection and Medical Payments offered according to state law
- **Physical Damage**
  - Comprehensive & Collision
  - Deductibles range from \$250 to \$1,000

## **PAYMENT OPTIONS**

We offer a free installment plan with a down deposit of 25% of the premium and 8 monthly installments. For a renewal, the down deposit will be reduced to 20%. And, for added convenience, Lancer's Electronic Payment Program (EPP) allows you to pay online by electronic check.

## **SUBMISSION REQUIREMENTS**

- Completed and signed Lancer KidsKab (Children's Transportation) Application
- Motor Vehicle Records for all individuals driving the van (including primary and back-up drivers)
- Valid Loss Runs for the last three years (if applicable)
- Synopsis of operations including overnight garage location

Applications may be submitted via:

- Email: [vanpoolapps@lancerinsurance.com](mailto:vanpoolapps@lancerinsurance.com)
- Fax: 516-889-9872

For Underwriting questions regarding Lancer's KidsKab program, please contact:

**800-782-8902 ext. 3264**

**[vanpool@lancerinsurance.com](mailto:vanpool@lancerinsurance.com)**

