



BusTrusted
DRIVER'S LIBRARY

VOLUME 03

MOTORCOACH INSURANCE

*The federal minimums, the coverage stack,
and how professionals shop the market.*

Every bus. Vetted. Trusted.

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Educational guide — not legal advice. Verify current federal, state, county, and local regulations before relying on any content.

VOLUME 03 · BUSINESS SERIES

Finding & Affording Motorcoach Insurance

Insurance is the biggest bill in a small operator's year — and the least understood. Here are the federal minimums, what every layer of coverage actually does, what really sets your premium, and how the pros shop the market. (For a directory of who to actually call, see Volume 08.)



\$5,000,000

coaches seating 16+ (incl. driver) — 49 CFR 387.33

\$1,500,000

vehicles seating 15 or fewer (incl. driver)

Largest vehicle sets the level

one 56-seater in the fleet = \$5M for the fleet

Form MCS-90B

the endorsement proving it — kept at your principal place of business

Figure 1 — The two numbers every passenger carrier must know (49 CFR 387.33).

The coverage stack — what each layer does

Auto liability	the federal \$5M / \$1.5M layer (49 CFR 387.33)
Physical damage	collision & comprehensive on YOUR coach
General liability	boarding injuries, premises, venues
Workers' comp	required in most states with employees
UM/UIM & med-pay	protects passengers from uninsured drivers

THE COVERAGE STACK — every layer does one job

Figure 2 — Layers of protection: the law requires the first; the business requires the rest.

What actually sets your premium

- Driver records (MVRs) & CDL experience — the single biggest lever you control.
- Your FMCSA safety record — inspections, violations, crash history. Clean data = real dollars.
- Vehicle age & value, radius, mileage — and years in business (new authorities pay the most; it eases after 1–3 clean years).
- Claims history (loss runs) — insurers price your past; protect it like a credit score.

How to shop it like a professional

- Use brokers who specialize in passenger carriers — general truck brokers often can't place buses.



- Start 60–90 days before renewal and gather at least three quotes.
- Bring a clean package: driver list + MVRs, 3–5 years of loss runs, vehicle list with values, and your written maintenance program. Organized carriers literally pay less.
- Work the industry: UMA, ABA, and your state bus association run member programs and vetted broker referrals.

CUTTING PREMIUM WITHOUT CUTTING PROTECTION

Dash cameras (discounts + dispute-winners) · documented driver training · a written maintenance program · higher physical-damage deductibles ONLY if you hold cash reserves. And never, ever let coverage lapse – a lapse kills your federal filing and your authority, and re-entry prices are brutal.

THE FILING IS THE BUSINESS

Your insurer files electronically with FMCSA. No active filing, no active authority, no legal trips. Treat the insurance renewal date like a heartbeat.

Sources & further reading: 49 CFR Part 387 / §387.33 (fmcsa.dot.gov, ecfr.gov); FMCSA Licensing & Insurance for passenger carriers (MCS-90B/82B).

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