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NOTICE TO PARENTS
SCHOOL BUS ACCIDENT
INSURANCE PROVISIONS

Dear Parent/Guardian,

The purpose of this notice is to inform you of insurance regulations and procedures in the event that your child or children are involved in a school bus accident.

The Pennsylvania Motor Vehicle Financial Responsibility Law established the following priorities and must be followed by all insurance companies.

Any passenger injured in a school bus/vehicle must submit medical expenses in the following priority; Medical Expenses incurred by your child/children must first be submitted under their own (your child's; if they drive) automobile policy which has First priority. Second priority would be to submit Medical Expenses to the Automobile Policy of any Family Member that the child/children are not named as an "insured" (this would be the parents/guardians policy). The Third priority is to submit the Medical Expenses under the Automobile Policy covering the vehicle they were occupying at the time of the accident.

In the Commonwealth of Pennsylvania insurance regulations are established under the No-Fault provisions. Therefore in the event of a school bus accident you will be required to contact your individual automobile insurance agent or carrier to submit a claim. This will include accidents in which the school bus and another vehicle are involved or just the school bus itself is involved. There are no options to permit filing of a claim directly with Brightbill Transportation, Inc. Your insurance agent or carrier is required to file against the correct individuals on the basis of the claim which you submit to them.

If you have questions concerning the No-Fault provisions of the law as it pertains to school bus accidents, please contact your automobile insurance agent or carrier.

Thank you.

PRIORITIES OF POLICIES

Our insurer will pay First Party Benefits in accordance with the order of priority set forth by the "Act". They will not pay if there is another insurer at a higher level of priority. The "First" category listed below is the highest level of priority and the "Fourth" category listed below is the lowest level of priority. The priority order is:

- FIRST The insurer providing benefits to the "insured" as a named Insured.
- SECOND The insurer providing benefits to the "insured" as a family member who is not a named Insured under another policy providing coverage under the "Act".
- THIRD The insurer of the "auto" which the "insured" is "occupying" at the time of the "accident".
- FOURTH The insurer providing benefits on any "auto" involved in the "accident" if the "insured" is:
 - a. Not "occupying" an "auto"; and
 - b. Not providing First Party Benefits under any other policy.

If two or more policies have equal priority within the highest applicable number in the priority order:

1. The insurer against whom the claim is first made shall process and pay the claim as if wholly responsible;
2. If our insurer is whom the claim is first made, their payment to or for an "insured" will not exceed the applicable limit shown in the Schedule or Declarations;
3. The insurer thereafter is entitled to recover pro rata contribution from any other insurer for the benefits paid and the costs of processing the claim. If contribution is sought among insurers under the Fourth priority, proration shall be based on the number of involved motor vehicles; and
4. The maximum recovery under all policies shall not exceed the amount payable under the policy with the highest dollar limits of benefits.

ADDITIONAL DEFINITIONS

As used in this endorsement:

1. "Auto" means a self-propelled motor vehicle or trailer required to be registered, operated or designed for use on public roads. However, "auto" does not include a vehicle operated:
 - a. By muscular power; or
 - b. On rails or tracks.
2. The "Act" means the Pennsylvania Motor Vehicle Financial Responsibility Law.
3. "Family member" means a resident of your household who is:
 - a. Related to you by blood, marriage or adoption; or
 - b. A minor in your custody or in the custody of any other "family member".
4. "Occupying" means in, upon getting in, on, out or off.