

# No-Fault Notice to Parents

- ## School Bus Incidents and Accidents

Parents if your son or daughter received medical attention and/or treatment because of a recent school bus incident or accident, you need to protect your rights under the New York no-fault law. [Regulation 68].

First, you must file a claim through your Family Auto Policy, if any, and not with the school district or any school bus transportation contractor hired by the district. For information on the law, see below;

The no-fault law only allows you to present your claim to your auto carrier for a limited period, currently **30-days from the date of the accident**. It is important to protect your rights and you may want to **notify your insurance company or agent in writing** as soon as possible that a claim may be forthcoming. If no parent or guardian of the student living in your household has an automobile insurance policy, you should notify the District's Superintendent of Schools immediately.

File your insurance company notice **immediately** even if you have not received a bill from a medical provider such as an ambulance company, hospital or doctor. If you have additional questions regarding this notice, please call your family insurance agent or company.

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**NOTE:** Regulation 68 the New York Comprehensive Reparations Act [a/k/a the No Fault Law] provides that benefits to an injured person are payable by the vehicle involved ***EXCEPT AS FOLLOWS:***

§65.12[d] any person in New York State while occupying an insured motor vehicle which is a bus or school bus, as defined in §104 and §142 of the New York Vehicle and Traffic Law, but only if such person is a named insured or relative under any other policy providing the coverage required by the New York comprehensive Reparations Act; however, this exclusion does not apply to the operator, or owner, or an employee of such bus or school bus; Coverage for any child injured while a passenger in or on a bus or school bus, is found under the parent or guardian's automobile policy. This applies to any individual while a passenger on a bus or school bus unless they are not specifically covered (e.g., employees of the bus's owner... such as the bus driver).