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J DUNNE INSURANCES

**29th June 2020:  
Tours, Events and  
Private Bus Hire can  
take place from 29th  
June. 50 people can  
now gather indoors  
and 200 outdoors.**

## Schools Transport:

Bus and coach operators look forward to the reopening of our schools to help kick start their businesses. Unfortunately there remains a great deal of uncertainty around the numbers of pupils that will be allowed to attend our schools, how many can be transported on school buses, how many schools will re-open, or if any will open at all!

The recent conversations being aired on the media and in the press raises questions around the safety of the teachers and the pupils and rightly so. These conversations have pointed up various difficulties but little of any solutions or indeed any willingness to seek out solutions. Many businesses are now open because they have worked hard to find solutions. They have put in place at great cost to themselves, protections for their staff, their customers and, sometimes forgotten, themselves! Why? Because their livelihoods depend on finding solutions to problems, perhaps it is time for this kind of mentality to prevail across all sectors?

## Balancing Risk:

We take risks everyday. Some of us have high risk occupations. Most of us travel everyday, by car, by air, by sea, by bicycle even walking! Why do we take these risks? We balance the risk against our need to work, to travel, to enjoy our lives, to experience new places, new pastimes, new sports, to learn. Carrying passengers is high risk. How have we balanced that risk? We maintain our buses in top class working order, we do pre-journey vehicle checks everyday and every time we set out on new journey, we perform safety checks on each and every bus in the country everyday - in this way and in so far as is at all possible we take out the mechanical fault that may cause an accident. We train our drivers, they must do annual refresher courses, we plan the route, we check the weather, all of this is called Risk Management and helps to balance the risk for those taking the risk, including the insurers of these risks!



Covid 19 poses risk. We need, indeed we must find solutions to the risk it poses to us. We cannot allow it dictate to our lives. We can protect ourselves, our families, our passengers, our pupils and go on. This will take great efforts by us all but we must all make this effort!

See Useful Hints later in this News Update

## Lobbying apace!

FOTO/ibus plc has continued to lobby Government across various Departments, Ministers and agencies. The Covid 19 lockdown and now the gradual relaxation of restrictions creates different sets of challenges for bus and coach operators. Click here to view the various letters and proposals that FOTO/ibus plc has issued to represent the interests and the concerns of small to medium private bus and coach operations through these challenges. We appreciate the response of many operators to our efforts and we thank the various individual operators who have used their influence to highlight our work and used our material to promote our efforts. The latest collective of operators created by the Covid 19 concerns, Irish Private & Dublin Bus School Run Operators, have been most active on Facebook and through their local elected politicians. I thank them for their support. FOTO works through the years on all types of topics, some not so interesting! It helps greatly when a group such as this wades in to help on a particularly crucial topic such as this awful virus and it's consequences. Our latest proposals have put figures to the level of support we deem appropriate to help most operators return their vehicles and their businesses to the schools transport network, we are one of a very few industries/businesses to do this which we hope will help speed up the process of the releasing of funds. [See the letters to the Government here.](#)



## New Government Formation:

As we write the joint document agreed by the Green Party, Fianna Fail and Fianna Gael goes to their respective party members to vote on. Hopefully we will see a stable Government from this and that our country can meet the many challenges ahead including the almost forgotten big one, Brexit.

Whereas we have not seen the details of the proposals for the passenger transport the general view is that this sector will have a high profile and ambitious plans for greater use of buses and public transport. FOTO/iBus will be keeping a close eye on any opportunities that arise. It may now well be the time for the small to medium operators to come together under the business arm of FOTO through a shareholding in iBus plc. The Directors of iBus plc will meet to discuss the options that best suit such a departure for the company. Financing iBus plc through small to medium bus and coach operators at this time post Covid 19 and the loss of incomes brought about by the lock-down will be a major challenge.

We must make the call, expect this call in the next month or so!



## Insurance News:

J.F.Dunne Insurances have been at the forefront of advising bus and coach operators on how best to reduce costs due to the reduced use of their vehicles through the Covid 19 restrictions. Over 3,000 buses and coaches are presently on suspension and we are anxiously awaiting their return! We trust our efforts here will help you to return with the minimum of cost from the insurance perspective and that we have protected your interests through this worrying time for you.

When they do return we want to be in the best possible position to help you and we would ask you to please advise us through our email service of the vehicle registration number, date and time you require cover to recommence and if there have been any changes to the vehicle in terms of protective screening\*. Please also note that there is no requirement at present to have screens installed in your vehicle.

*\*Any alterations such as the installation of protective screens or barriers to prevent passengers using certain seats must be carried out with the manufacturers consent and certification. This is a material fact and must be advised to your insurer. Please forward a copy of this certification when advising us of the installation of these screens. You may also require to have your vehicle inspected and passed by your local PSV Officer or CVRT centre.*

## Renewals:

We have a number of different options available to you at renewal to facilitate you keeping your policy live and maintaining essential elements of cover in place even when the vehicle is not on the road. Covers include accidental damage, fire & theft cover to protect your vehicle and employers and public liability to protect you, your employees and your business. This is a reduced premium that protects you to the fullest extent as an operator whilst your vehicles are off the road. When you are ready to go back on the road, you will be charged the Road Traffic Act and Passenger Liability sections of cover only for the period of use to the next renewal date.

## Important:

Please advise us in good time when you wish to re-instate your insurance. We expect and we hope to be very busy in the run up to the schools re-opening so if you would please email us well in advance with the registration(s), time and date that cover is to be reinstated.

## Returning to Work:

Please click here to access the HSA guidelines for the safe return of your employees and general advices, provided with guidelines through our risk management sister company, the Irish Risk Management Centre. You must update your own Health & Safety Statement to reflect the required changes.

There are a number of useful websites to help you in this and these are detailed opposite, just click on the image.

Our offices will open to the public on the June 29th and we will have in place all the required and advised health protocols for your safety and that of our employees.

**We can only see clients on an appointment basis and we would ask to please contact us by telephone to arrange a date and time to visit, we will be delighted to see you.**

### Useful websites:



## What you can do:

**Some useful tips:** It is now up to you to convince the public that your bus is the safest place to be!

You must present the cleanest, most sanitized bus to be found. You must exercise all of the protocols set down by Government and the Health experts and more that help to make people safe, feel safe and that you above everyone else is doing everything and anything to make this the case.

- Show them your driver doing his pre-journey check, wiping down the seats, the floors, the handrails-put up photographs of these jobs being done.
- When your bus arrives to pick up your passengers, the driver should get out, say hello of course and then set out the protocols your company has put in place for their safety.
- Advise everyone to sanitise their hands with the sanitiser provided at the door of the bus. Insist on this before allowing any passenger onto your bus.
- Do not allow entry onto the bus until 3-5 mins before departure. Board the passengers in rows from the rear to the front. People who live with each other may sit beside each other. Depending upon Government guidelines you dictate the maximum number of passengers. When you have boarded all of your passengers repeat the protocols, how to alert the driver of any issue, movement on the bus, what happens when we arrive etc.
- Government guidelines at the moment only suggest that all passengers should wear a mask, your driver we suggest should wear a mask regardless to show good practice and further the image of your business as a safe transport option.
- Nobody should sit immediately behind the driver, keep that row immediately behind the driver free.
- Keep signal window and roof vents open throughout the journey. On arrival at your destination, the driver should alight first and the passengers should alight in reverse order to when they boarded, from the front. The driver should then clean and disinfect the bus, let your passengers see you do this - major sanitising should be done back at the yard.
- Print off the signs we have on our website, [click here to view](#), to help your message further.

We can get back to business by balancing the risk.

See you all soon

John Dunne

Director

FOTO/iBus plc

Chairman

J.F.Dunne Insurances

And all at J.F.Dunne Insurances.....

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