

# CORONAVIRUS CRISIS

[COVID-19 Legislation - ABA Overview](#)

[Paycheck Protection Program Fact Sheet](#)

[Paycheck Protection Program Application Checklist](#)

[Paycheck Protection Program Application](#)

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## **IDEAS TO CONSIDER**

*(Compiled from meetings with the boards of directors of Alabama Motorcoach Association, Georgia Motorcoach Operators Association, Motorcoach Association of South Carolina, North Carolina Motorcoach Association, South Central Motorcoach Association, and Virginia Motorcoach Association.)*

### ***Insurance***

Call your insurance agent to inquire about suspending inactive vehicles and their associated liability insurance premium for a period of time; 45 days, 60 days, etc. Inquire about other options to adjust or defer premium installments until the crisis is over.

### ***Vehicle Use***

When suspending insurance on inactive vehicles, consider suspending older vehicles and using your newer coaches for transportation contracts not cancelled to avoid maintenance costs that may be inherent with the older vehicles.

### ***Employees***

Be “up front” with your employees letting them know how the crisis has impacted your company.

Consider furloughing employees instead of dismissal due to unemployment implications and rehire procedures. Consider cutting hours, if possible, rather than dismissal. If at all possible, keep employees to the extent possible.

Suggest to your employees that they contact their banks or other lending institutions for loans they may have to inquire about a reprieve of payments. Cut nonessential services.

One of the problems during this down time of uncertainty is to keep your staff engaged. Let them know what is going on and include them in as much as possible. For example, to keep drivers engaged during the next 2 weeks while all schools are shutdown, consider going through the FMCSA Driver Training Model effective in 2021. The FMCSA has already developed the instructor guides, the students guides, and the power point slides. This is a way to engage your drivers in meaningful training without a lot of prep time on the operators’ part.

<https://www.fmcsa.dot.gov/carrier-safety/carrier-safety-resources/model-training-curriculum-motorcoach-drivers>

### ***Cleaning/Sanitation***

Clean and clean and clean the vehicles.

### ***Vehicle Payments***

Consider contacting your lending institution and/or your coach manufacturer to secure either interest only payments or a deferral of 90 days with the payments going to the end of the contract to avoid delinquent payment status or negative impact to your credit standing.

### ***ELD Deactivation***

Consider contacting your ELD vendor to arrange for deactivation of ELDs in coaches that have been suspended from insurance to avoid all or some of your monthly payments.

Cut other nonessential services such as WiFi and satellite.

## ***Small Business Administration Financial Assistance***

Economic injury disaster funds.

### ***Media Coverage***

Contact your local media, TV and newspapers. Invite them to your facilities and tell them your story. Let them know how the crisis has impacted your business; i.e., cancellations and resulting loss of revenue, how you have kept or had to furlough employees, and any other information to help the public understand how you are dealing with the crisis.

**Please submit any other ideas to share to Linda Morris at [Linda@motorcoachassociation.com](mailto:Linda@motorcoachassociation.com)**