



## Ambulance Insurance Program (AIP)

This program's target is directed towards for-profit emergency and non-emergency medical ambulance companies\* operating Type I, Type II, or Type III with some flexibility towards Ambulettes or passenger/wheelchair vans used for paratransit **if less than 20% of total operations**. Our unique product creates a stable, long term market that is sensitive to real variance in risk which enables us to offer competitive pricing. We have the ability to offer a full package in a single product.



\*Accounts operating exclusively as non-emergency paratransit/wheelchair van are no eligible.

**States:** All except: AK, HI, KY, MA, MI, NY, and VA

### TARGET MARKETS

- First response/paramedics operating as independent contractors and not affiliated with a fire department, hospital, or municipal entity
- For profit ambulance companies
- Service Vehicles associated with commercial operations
- Private Passenger type vehicles owned by a Corp, LLC, or partnership and used for business purposes
- Ambulettes or passenger vans used for paratransit **if less than 20% of total operations**

### COVERAGE HIGHLIGHTS

#### COMMERCIAL AUTOMOBILE

- Auto Liability: \$1 million CSL
- UM/UIM: State specific limits
- Med Pay: \$10,000
- PIP: Statutory
- Physical Damage: \$175,000/vehicle and \$5 million total fleet value

#### GENERAL LIABILITY

- \$1 million per occurrence/\$3 million annual aggregate
- Fire Legal: \$500,000
- Med Pay: \$10,000
- Incidental exposure to schools/classrooms including First Aid classes
- Medical directors when written as part of a service company
- Incidental lessors risk properties
- Incidental auto repair services for others
- GKLL: \$1 million max per location
- Abuse/molestation coverage

#### INLAND MARINE

- Miscellaneous medical service equipment including defibrillators, radios, EKG's, respirators, monitors, gurneys and stretchers
- Support equipment including ATV's, bariatric lifts, portable boats and powered cots
- Tools used for vehicle and equipment maintenance

### EXCESS

- Follow Form Excess
- Options up to \$5 million occurrence / annual aggregate over Auto, General Liability, Professional Liability, Employer's Liability (No coverage over Abusive Acts Liability)

### MEDICAL MALPRACTICE

- Limits up to \$1 million per occurrence/\$3 million annual aggregate

### PROPERTY

- Building, Business, Personal Property, and Business Income coverages
- Buildings over 20 years old need current updates to wiring, HVAC, plumbing and roof

### CYBER LIABILITY AND DATA BREACH RESPONSE

- Information Security & Privacy Liability - aggregate limits up to \$1MM
- Privacy Breach Response Services - limits up to \$500K

### CARRIER

- We work with top rated insurance companies with A XV or higher by A.M. Best Company

### COMMISSIONS

- 10% Commission

### SUBMISSION REQUIREMENTS

- <https://bell-uw.com/programs/ambulance-insurance/>

### CONTACT INFORMATION

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