

Ambulance Program for Air & Ground

The Medical Professional Unit offers a program for Air and Ground Ambulance services. This program is available for both emergency and non-emergency operations. Coverage is written on a non-admitted basis through designated surplus lines brokers.

Coverage Offered

- > Professional Liability available on an occurrence or claims-made basis
- > Loading and unloading of patients is viewed as a professional liability exposure; coverage is automatically provided
- > Separate General Liability limits available on occurrence or claims-made basis
- > Medical professional employed personnel including Paramedics, Emergency Medical Technicians and Registered Nurses are "insureds" under the policy
- > Physician coverages may be included on a shared or separate limits basis with entity (claims-made only)
- > Coverage is automatic for Medical Directors' administrative duties; optional coverage for Medical Director's patient duties available
- > Claims made option includes an "incident sensitive trigger" with prior acts and extended reporting period options also available
- > Nose coverage available for those insureds moving from claims-made to occurrence coverage
- > Coverage includes international operations as long as claim / suit is filed in the United States, its territories, possessions, or Canada

Risk Appetite

- > Licensed air and ground emergency and non-emergency ambulance services
- > Ambulette services with professionally licensed staff
- > Municipal ambulance operations



Limits

- > \$1,000,000 / \$3,000,000 primary and \$5,000,000 / \$5,000,000 follow form excess
- > First dollar or deductibles offered
- > Options available for defense costs within or outside of indemnity limits
- > Stand alone first layer excess coverage is also available when written over a carrier with an A.M. Best rating of "A-" or higher

Email Submissions and Requests for Credentialing, Coverage Verification and Loss Runs to: gsubmit@generalstar.com, please copy your GenStar Underwriter.