

INSURANCE Designed for AMBULANCES AND NON-EMERGENCY MEDICAL TRANSPORTATION

In response to our broker partner requests, Affinity Healthcare worked with our network of carriers to develop a specialized insurance program for ambulances and non-emergency medical transportation.

One of the selling features of the program is the removal of the exclusion on the professional liability plan for injuries that arise out of loading or unloading patients from automobiles, aircraft or watercraft.

Eligible classes

- Emergency Transportation providers such as ambulance services
- Medical Transportation providers such as wheelchair van transportation services

Lines of coverage

- Commercial Auto
- Professional Liability
- Commercial General Liability
- Excess Liability
- Commercial Property
- Commercial Inland Marine

Stability

The program is underwritten by a carrier with an A.M. Best rating of "A+" (Superior) and a Standard and Poor's credit rating of "AA-" (Very Strong).

Program highlights

- Meets federal, state and local governmental agency requirements
- Commercial Auto provides single limit liability up to \$1 million
- Commercial Auto includes Hired/Non-owned Auto Liability
- Professional Liability includes Healthcare Facilities Endorsement that removes exclusion for injuries that arise out of loading/unloading patients from motor vehicles, aircraft or watercraft
- Commercial General Liability coverage up to \$1 million each claim/\$3 million aggregate
- Excess Liability provides limits up to \$10 million
- Commercial Property is underwritten by a carrier rated A++ (Superior) by A.M. Best
- Commercial Inland Marine provides coverage for portable equipment

