

Ambulance Insurance Program (AIP)



INDUSTRY EXPERTISE & OUR SERVICE COMMITMENT

Meet your quote due dates every time knowing we provide fast turnaround on larger account submissions and your emails and phone calls are returned on the same day.

STATES

- All except AK, HI, KY, MA, and NY

TARGET MARKET

- Class I, II and III ambulances
- Ambulettes or passenger vans used for paratransit if less than 20 percent of total operations (Exceptions considered on an individual account basis)
- Service vehicles associated with commercial operations
- Private passenger type vehicles owned by a Corp, LLC or partnership and used for business purposes
- For profit ambulance companies
- First response/paramedics operating as independent contractors and not affiliated with a fire department, hospital or municipal entity

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 \$4 million Auto CSL and \$4 million per occurrence/\$6 million annual aggregate GL

MEDICAL MALPRACTICE

- Limits up to \$5 million per occurrence/\$7 million annual aggregate

SUBMISSIONS

- Program or industry specific application
- Currently valued loss runs for the prior four years valued within the last 60 days
- Current vehicle list with year, make, model, VIN, value, passenger capacity and usage
- Drivers list with dates of hire, specific certifications and/or safety programs completed
- Current motor vehicle records (MVRs) on all drivers*
- Inland marine schedules with descriptions of each item including year, make, model, VIN and usage for items greater than \$2,500
- General description of equipment and total insured value for miscellaneous equipment valued less than \$2,500
- Policies are written for one term/one year only
- Minimum deductibles of \$500 PD and maximum deductibles of \$5,000 BI and PD
- Risks within 90 days prior to effective date accepted

CARRIER

We work with top rated insurance companies with "A" ratings or higher by A.M. Best Company.

COMMISSIONS

10%

PAYMENT OPTIONS

Premium payable by day 15 of the month following the transaction date.

- Agency account annual basis
- Agency account using finance company
- Other installment and reporting options available on request.

*While MVRs are desired at time of quotation, they are not required. However, current dated MVRs will be needed prior to binding; ultimate premium pricing is dependent on review of actual MVRs.



CONTACT INFORMATION

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