



1417 N State Street, Bellingham, WA 98225 Ph: 360-671-0500 Fx: 360-671-3959 E: info@bell-uw.com

AMBULANCE SUPPLEMENTAL APPLICATION

Automobile/General Liability/Medical Malpractice

Date: _____

Agency: _____ Phone: _____
 Agency Branch: _____ Fax: _____
 Producer: _____ Email: _____

A. Items Required for Quoting

Please include the following with all applications:

- Current MVRs for all drivers*
- Complete drivers list including date of hire & current level of medical certification
- Complete vehicle list & equipment schedule. Must define vehicle type & usage & provide values if physical damage is requested.
- Currently valued company loss runs for prior 4 years
- Complete schedule of all locations with full building descriptions for each

*While MVRs are desired for quoting purposes, they are no longer required to obtain a quote. However, current dated MVRs will be needed at some point prior to considering binding. Ultimate pricing is dependent upon receipt and review of current dated MVRs. Drivers falling outside of acceptable driver guidelines may still be subject to additional premium charges and/or be subject to restrictions up to and including exclusion.

B. General Information

Applicant Legal Name: _____ FEIN#: _____

DBA: _____ DOT#: _____

Mailing Address: _____

Physical Address: _____

Applicant is: Individual Partnership Corporation LLC/LLP Other _____

Years in Business: _____ If under 3 years, date business started _____ Proposed Effective Date: _____

Contact for Inspection: _____

Ph: _____ Fax: _____ Email: _____

1. Has your business been involved in consolidations of separate entities or had a change in ownership over the past five years?

Yes No

If Yes, please explain: _____

2. Is the applicant involved in operations or activities other than Emergency Medical Transport, First Response Emergency Services or Paratransit (non-emergency non-medical transport)? Yes No

If Yes, please explain: _____

C. Coverage History

Current Carrier: _____ Premium: _____

Please list prior carrier information for the past 4 years.

Prior Carrier	Limits of Insurance	Premium	Policy Term
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____



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Coverage History (continued)

- 1. Is this account currently written by your agency? Yes No
- 2. Is this a mid-term replacement? Yes No If Yes, please explain:
- 3. Has the insured had their coverage cancelled or non-renewed in the last five years? Yes No If Yes, please explain:
- 4. Has the insured maintained commercial insurance for the past 12 consecutive months? Yes No If No, please explain:

D. Coverages/Limits Requested

Please list all auto coverages requested. Hired Auto Physical Damage, Hired Auto Liability and Non-Owned Auto Liability may require a supplemental application.

	<u>LIMIT/DEDUCTIBLES</u>		
Auto Liability	\$	Deductible \$	<input type="checkbox"/> BI <input type="checkbox"/> PD <input type="checkbox"/> BI/PD
Personal Injury Protection (PIP)	<input type="checkbox"/> Statutory	<input type="checkbox"/> Increased Limits	<input type="checkbox"/> Other _____
Medical Payments	\$		
Uninsured/Underinsured Motorists (UM/UIM)	\$		
Comprehensive		Deductible \$	
Specified Perils		Deductible \$	
Collision		Deductible \$	
Hired Auto Physical Damage	<input type="checkbox"/> If Any <input type="checkbox"/> COH \$	Limit \$	Deductibles \$
Non-Owned Liability	Number of Employees: _____		

	<u>LIMIT/DEDUCTIBLES</u>		
General Liability			
Each Occurrence	\$	Deductible \$	<input type="checkbox"/> BI <input type="checkbox"/> PD <input type="checkbox"/> BI/PD
General Aggregate	\$		
Products Aggregate	\$		
Fire Damage Legal Liability	\$		
Medical Payments	\$		
Employee Benefits Liability	\$	*Retro Date:	_____
Employers Liability (Stop Gap)	\$		
Abuse & Molestation	\$	*Retro Date:	_____
Medical Malpractice			
Each Occurrence	\$	Deductible \$	<input type="checkbox"/> BI <input type="checkbox"/> PD <input type="checkbox"/> BI/PD *Retro Date: _____
General Aggregate	\$		

*Include the Retro Date If coverage has been written on a claims-made form.

	<u>LIMIT/DEDUCTIBLES</u>	
Umbrella/XS limits	\$	Each Occurrence
	\$	Annual Aggregate



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E. Automobile Information

1. Provide the count of commercial vehicles by year for the past 4 years:

Expiring _____ 1st Prior _____ 2nd Prior _____ 3rd Prior _____

2. Define the service area, including all metro areas served by your business:

3. In the following table please provide the number of annual calls per vehicle, by type of call and type of vehicle. Provide this information for the expiring term and the estimate for the coming policy term.

	Projection for coming policy term		Actual from expiring policy term	
	Number of Vehicles	Avg calls per veh	Number of Vehicles	Avg calls per veh
Paratransit with wheelchair lift		NA		NA
Passenger vans w/out lift (ambulatory)		NA		NA
First Responder (no patient transport)				
Ambulance Class I				
Ambulance Class II				
Ambulance Class III				
Service or Private Passenger Type (PPT)		NA		NA

4. What is the estimated annual mileage traveled for all commercial vehicles? _____

5. What was the actual mileage traveled for all units in the expiring term? _____

6. Are the vehicles equipped with Driver Performance Monitoring Equipment? Yes No
If Yes, please define the type of equipment and number of units equipped:

7. What are your hours of operation? _____

8. What are the maximum hours allowed per shift per employee? _____

9. Are drivers/attendees allowed to work multiple shifts? Yes No
If Yes, please explain precisely how shifts are managed and the maximum hours an individual could be capable of working:

10. Do you require third party riders (non-patient/non-EMS personnel) to sit in the front passenger seat unless the patients well-being requires the rider to be in the back of the ambulance? Yes No

11. Do you allow EMT students to ride along on calls? Yes No
If Yes, how many annually:

12. Do you ever allow volunteer or municipal fire fighters or police officers to operate one of your vehicles while your employees are providing medical treatment to a patient? Yes No



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F. Dispatch Questions

1. Are your dispatchers Emergency Medical Dispatch Certified? Yes No
2. Is your dispatch center a Public Safety Answering Point (PSAP)? Yes No
If No:
 - PSAP directly dispatches your units
 - PSAP refers calls to your service for internal dispatch
 - You do not interact with a PSAP
3. Is a record kept of each request for service? Yes No
4. Is a Patient Care Report (PCR) completed for each transport in which medical care, evaluation or observation has been performed?
 Yes No
5. Do you have protocols in place stating when Emergency Warning Systems (EWS) must be and may be activated? Yes No

G. Driver Questions

1. Number of full and part time employees/volunteers that drive or provide patient care:

_____ Paramedics	_____ Critical Care Paramedics
_____ Registered Nurses	_____ Advanced EMT
_____ Emergency Medical Tech	_____ Emergency Medical Responder
_____ Ambulatory/Wheelchair Operators	_____ Other (office, service, etc.)
_____ TOTAL	

2. Please indicate the number of employees who have received Emergency Vehicle Operator Course training and certification by type.

Training Level	Number of Drivers
EVOG/CEVO Certified	
Other Driver Training	
No certification or specific driver training	

3. How frequently are employees required to take a driver training course/refresher:

Time of Hire Semi-Annually Annually

Post-Accident Other _____

4. Does the insured have a drug testing program in place for:
Pre-employment testing Yes No Post accident testing Yes No

5. Please provide the following information for the person who is responsible for new employee hiring, orientation & training:

Name: _____ Title: _____

6. What is the average wage rate and how are drivers/attendants compensated:

Hourly Wage \$ _____ Salary\$ _____ weekly Other _____ per _____

7. What is the average annual employee turnover rate: ____%

8. What is the number of Full Time employees? _____

9. What is the number of Part Time employees? _____

10. Which of the following is a standard part of your pre-employment review?

- | | | |
|---|--|--|
| <input type="checkbox"/> Written Application | <input type="checkbox"/> MVR Check | <input type="checkbox"/> Criminal Background Check |
| <input type="checkbox"/> Ride Along Driving Test | <input type="checkbox"/> Psychological Testing | <input type="checkbox"/> Job Specific Physical Examination |
| <input type="checkbox"/> Obtain evidence of Pertinent Certification Licensure | | |



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H. General Liability

1. Does the applicant have ownership or interest in any other entity not declared in the General Information section of this application?
 Yes No
 If Yes, please explain:

2. Does the applicant loan or lease space to any other entity? Yes No
 If Yes, please provide details of the exposures:

3. Has the applicant entered into any written or verbal contracts that require a hold harmless, waiver of subrogation or primary/non-contributory wording? Yes No
 If Yes, please explain and provide a copy of the agreement:

4. Does the applicant operate from a fixed terminal location? Yes No
 If No, please explain:

5. If the applicant operates from more than one terminal location please answer the following for each location:

- a. Is the location fenced? Yes No
- b. What is the yard capacity for number of vehicles?
- c. What are the adjacent exposures?
- d. Are there on-site fuel storage or re-fueling facilities on the premises? Yes No
 If No, how are the tanks protected from vehicular collision: _____

6. Does the applicant provide any auto or equipment repair services for others? Yes No
 If Yes,
 Please attach the ACORD Garagekeepers application
 What are the gross receipts from this operation? _____
 What is the nature of the repair/service work being provided? _____

7. Does the applicant provide any Vocational Training for other than employees? Yes No
 If Yes,
 a. What is the total number of students per year? _____
 b. What certifications or degrees are offered? _____
 c. What are the annual receipts from this operation? _____
 d. If classes are conducted on site what is the capacity of the classroom provided in number of students? _____
 e. How often are classes conducted? _____ For what duration? _____

8. If the applicant is involved in any operations not already described please provide the exposure and an explanation of those operations.

Description of Operations	ISO Class Code	Exposure Basis	Exposure
Building or Premises - LRO	61212	Area	
Vacant Land	49451	Acreage	
Warehouse - Private	68707	Area	
Other			
Other			



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I. Medical Malpractice

1. In the following table please provide the number of annual calls by type of attendant certification.

Type of Calls	Actual Number of Calls Past 12 months	Projected number of calls next 12 months
Critical/Specialty Care Ambulance		
Emergency(BLS) Ambulance		
Emergency(ALS) Ambulance		
Non-Emergency (BLS) Ambulance		
Non-Emergency (ALS) Ambulance		
Non-Medical/Paratransit/WC		

2. Mark all of the following activities which make up a portion of your business and indicate for each the percentage of your total operations.

- Air Ambulance ____%
- Tactical Medic Service %
- Prisoner Transport %
- Water Rescue ____%
- Confined Space Rescue %
- Off-Shore EMS ____%
- Aerial Rescue %

3. Do you provide contracted or standby medical service for any of the following special events?

- Car/Motocross Races
- High School/College Sports
- Other _____
- Horse Races
- Professional Sports
- Concerts
- Night Clubs

4. Do you have a Medical Director on staff? Yes No
If No,

- a. Where is the service provided? _____
- b. Are you required to name them as an Additional Insured on the policy? Yes No
- c. Name the organization providing the Medical Director _____

If Yes,

- a. Is your Medical Director board certified in emergency medicine Yes No
- b. Does your Medical Director provide consulting services for any other Emergency Response companies or organizations not owned and controlled by you? Yes No

5. Does the insured currently carry a Commission on Accreditation of Ambulance Services (CAAS) designation? Yes No

6. Do you have a violent patient restraint policy? Yes No

7. Do you have a mandatory lift assist policy? Yes No

8. What, if any, is the protocol for lifting and transporting Bariatric patients?

9. What proportion of your vehicles are equipped with Power Assist Cots (PACs)? _____

10. What type and model do you use?

- Stryker Model
- Ferno Model
- Other _____

11. Does the applicant utilize a Wheelchair Tie-Down Occupant Restraint System (WTORS) on all paratransit vehicles? Yes No
If Yes, name the system:

12. At what frequency are employees operating these vehicles trained in the use of these systems?

- Time of Hire
- Post-Accident
- Semi-Annually
- Other _____
- Annually



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THE FOLLOWING SECTIONS NEED ONLY BE COMPLETED IF THE APPLICANT IS REQUESTING COVERAGE FOR EMPLOYEE PRACTICES LIABILITY AND/OR ABUSIVE ACTS COVERAGE.

J. Employment Practices Liability

1. Has the company completed within the last 12 months or is the company considering within the next 12 months any layoffs or early retirement programs including reorganizations or facility closings? Yes No
If Yes, when did or when will the layoffs occur and how many employees were or will be laid off:

2. Does the company have any planned transactions or events within the next 12 months that would increase the number of employees by more than 25%? Yes No
If Yes, what is the projected estimated increase in total employee count:

3. Have there been during the last five years, or are there now pending, any employment related civil, criminal, administrative or arbitration proceedings (including any proceeding initiated before the Equal Employment Opportunity Commission) brought against the Company, "additional entities" or any person proposed for this insurance in their capacity as either Director, Officer, or employee of the Company or its "additional entities"? Yes No
If Yes, please offer a complete explanation:

4. Have there been during the last five years, or are there now pending, any criminal, administrative or arbitration proceedings by any customer, client or other third party against the Company, "additional entities", or any person proposed for this insurance alleging discrimination, sexual harassment or violations of civil rights based upon discrimination or harassment? Yes No
If Yes, please provide a complete explanation:

5. Does the applicant currently carry Employment Practices Liability coverage? Yes No
If Yes, we will need the following additional information on the existing coverage:
 - a. Name of current Insurer: _____
 - b. Current Policy Limits: _____ Effective Date: _____
 - c. If coverage is written on a claim made form, the original Retro Date: _____
 - d. Limits of coverage requested: _____
 - e. Has any claim been made or notice given to any Insurer over the past five years with respect to an incident involving Employment Practices Liability? Yes No
If Yes, please offer a complete explanation:

If coverage is bound for this coverage we will require a more complete application form to be completed and returned with the applicant's signature. That application will be provided at time of quote.



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K. Abusive Acts Coverage

1. Do the employment and volunteer applications include questions concerning whether the individual has ever been convicted of any crime, including any sex-related crime? Yes No
2. Is there a written policy with procedures for screening and performing background checks of all prospective employees?
 Yes No
3. Have procedures been developed and publicized to employees for reporting and investigating alleged incidents of abusive acts?
 Yes No
4. Are application references checked and documentation maintained? Yes No
5. Is there a written policy addressing abusive acts? Yes No
If Yes, how often is it communicated to all employees:
6. Is documentation maintained on awareness training of staff and students including how to recognize signs of abuse and what to do if someone reports abuse? Yes No
If Yes, how often is the training conducted?:
7. Has the applicant or any employees of the applicant had any claim or suit brought against them as a result of abusive acts?
 Yes No
8. Does the applicant have knowledge of any fact, circumstance or situation which it has reason to suppose might give rise to a claim or allegation of an abusive act? Yes No
9. Does the applicant currently carry Abusive Acts coverage? Yes No
If Yes, we will need the following additional information on the existing coverage:
 - a. Name of current Insurer: _____
 - b. Current Policy Limits: _____ Effective Date: _____
 - c. If coverage is written on a claim made form, the original Retro Date: _____
 - d. Limits of coverage requested: _____
 - e. Has any claim been made or notice given to any Insurer over the past five years with respect to an incident involving Employment Practices Liability? Yes No
If Yes, please offer a complete explanation:



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L. Insured/Producer Signature

APPLICANT PLEASE READ

FRAUD WARNING:

Applicable in AL, AR, DC, LA, MD, NM, RI and WV

Any person who knowingly (or willfully)* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. *Applies in MD Only.

Applicable in CO

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Applicable in FL and OK

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony (of the third degree)*. *Applies in FL Only.

Applicable in KS

Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Applicable in KY, NY, OH and PA

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties (not to exceed five thousand dollars and the stated value of the claim for each such violation)*.

*Applies in NY Only.

Applicable in ME, TN, VA and WA

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)* include imprisonment, fines and denial of insurance benefits. *Applies in ME Only.

Applicable in NJ

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicable in OR

Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in PR

Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

Applicable in CA

For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

APPLICANT'S STATEMENT: By signing below, I acknowledge that I have read the above application and declare that to the best of my knowledge and belief all of the foregoing statements and answers are a just, true and full exposition of all of the facts and circumstances with regard to the risk to be insured.

Applicant's Signature: _____ Date: _____

Producer's Signature: _____ Date: _____