



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 more 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.



States: All except: AK, FL, 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 \$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

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 ratings or higher by A.M. Best Company

COMMISSIONS

- 10% Commission

SUBMISSION REQUIREMENTS

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

CONTACT INFORMATION

Par Williams
Senior Underwriter
360-671-0500
Parthenia.williams@bell-uw.com