

Medical transportation



Medical transportation

Underwriting appetite:

- Private, for-profit emergency ambulance services
- Hospital fleets – must include ambulances

Coverage not available in Alaska, Hawaii, Massachusetts, and New Jersey. Limited availability in New York.

Ineligible classes:

- Not-for-profit emergency ambulance services
- General liability, professional liability, and excess liability coverage for hospitals
- Stand alone paratransit fleets

Program coverage features:

Auto

- Motor vehicle records reviewed on all drivers
- State and federal insurance filings if required
- Extension endorsement is available for:
 - Broad form insured
 - Blanket additional insured
 - Towing and labor
 - Rental reimbursement
 - Hired auto physical damage
 - Audio, visual, and data electronic equipment coverage
 - Glass breakage amendment
 - And more . . .

Inland Marine

- Miscellaneous medical equipment
- Computer coverage
- Higher limits available for accounts receivable, valuable papers, and electronic data processing

General Liability

- Coverage offered on occurrence or claims-made forms
- Professional liability
- Medical directors coverage is automatically included for “administrative duties”
- Coverage is extended to include employees and volunteers as insureds
- Employee benefit liability coverage
- Abuse and molestation coverage for employees and volunteers
- Employment practices liability coverage
- Extension endorsement
 - Waiver of transfer of rights of recovery
 - Medical payments \$10,000 per person
 - Broadened definition of insured
 - And more . . .

Property

- Building and business personal property coverage
- Extension endorsement is available providing additional coverage
 - Business income and extra expense \$300,000 per occurrence
 - Accounts receivable \$100,000 per occurrence
 - Employee dishonesty \$25,000 per occurrence
 - Electronic data processing \$50,000 per occurrence
 - Computer fraud \$25,000 per occurrence
 - And more . . .

Excess

- Provides coverage excess over primary auto, general liability and professional liability.
- Employers liability may be added to schedule if approved carrier.

Applications

Applications available at markelmedicaltransportation.com

Send completed applications to newsub@markelcorp.com.

Underwriting contacts

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Risk management resources

- Bi-weekly Vitals newsletters
- 12 month license to Arrive Alive interactive training program
- Library of risk management material
- Monthly poster program
- NAEMT safety course available

Coverage availability varies by state.

Markel Specialty

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