

## Ambulance Program For Air and Ground Operations

**General Star Management Company** is pleased to offer a program for Air and Ground Ambulance services. This program is available for both emergency and non-emergency operations. Coverage can be written through designated surplus lines brokers in the Miscellaneous Healthcare Facilities unit in all states, the District of Columbia, and in Puerto Rico by **General Star Indemnity Company**, and in Connecticut by **General Star National Insurance Company**. Both companies are rated **A++** by A.M. Best and **AA+** by Standard and Poor's.

### Eligible Exposures

- > Licensed air and ground emergency and non-emergency ambulance services
- > Ambulette Services
- > Municipal Ambulance Operations
- > Qualified start-up ambulance operations

### Coverage Features

- > Professional Liability on a claims-made basis
- > Separate General Liability limits available on occurrence or claims-made basis
- > Medical professional personnel including Paramedics, Emergency Medical Technicians and Registered Nurses are "insureds" under the policy
- > Loading and unloading of patients is viewed as a professional liability exposure under the policy terms and conditions
- > Physician coverages may be included on a shared or separate limits basis with entity
- > Coverage is automatic for Medical Directors' administrative duties. Optional coverage for Medical Director's patient duties available
- > Standard form has "incident trigger"
- > Prior acts and extended reporting period options available
- > Coverage includes international operations as long as claim / suit is filed in the United States, its territories, possessions, or Canada
- > First dollar (zero deductible) or deductible options are offered



### Limits Available

- > \$1,000,000 / \$3,000,000 primary and \$5,000,000 / \$5,000,000 follow form excess
- > Standalone first layer excess coverage is also available when written over a carrier with an A.M. Best rating of "B" or higher
- > Defense costs in addition to limits of liability option available
- > Entities can be covered as "Additional Insureds" subject to underwriter evaluation



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### Documentation Required for a Submission

- > Preliminary Premium indications may be provided based on receipt of an acceptable competitor application
- > Additional underwriting information may be required to properly evaluate and rate risk and provide a reasonably accurate premium indication
- > Firm quotations can be provided upon receipt of all appropriate underwriting documentation
- > Quotes are valid for a maximum of 30 days

### How to Contact General Star

To submit an account, please fax to 1 866 464 3678 or e-mail to [gsubmit@generalstar.com](mailto:gsubmit@generalstar.com).

#### Chicago

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– **Wayne Miller**

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#### Los Angeles

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#### New York

– **Brian Lewis**

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### General Star Management Company

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*General Star National Insurance Company is licensed in the District of Columbia, Puerto Rico and all states except Connecticut, where it is an eligible surplus lines insurer. General Star Indemnity Company is an eligible surplus lines insurer in the District of Columbia, Puerto Rico, the Virgin Islands and all states except Connecticut, where it operates as a licensed insurer. Insurance is placed with the General Star companies by licensed wholesale brokers and, for risks that qualify, by licensed surplus lines brokers. General Star National Insurance Company and General Star Indemnity Company are rated A++ (Superior) by A.M. Best Company and have a AA+ Insurance Financial Strength Rating from Standard & Poor's Corporation. Not all coverages described above are available in all states. Availability of coverage depends on underwriting qualifications and state regulations. Coverage for claims or losses depends on policy language.*