

Ambulance Program for Air and Ground Operations

The Medical Professional Division offers a program for Air and Ground Ambulance services. This program is available for both emergency and non-emergency operations.

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 available on an occurrence or 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. Coverage is automatically provided.
- > Physician coverages may be included on a shared or separate limits basis with entity (claims-made only)
- > Coverage is automatic for Medical Directors' administrative duties. Optional coverage for Medical Director's patient duties available
- > Claims made option includes an "incident sensitive trigger" with prior acts and extended reporting period options also available
- > Nose coverage available for those insureds moving from claims-made to occurrence coverage
- > 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 higher deductible options can be offered



Limits Available

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

General Star Indemnity Company and **General Star National Insurance Company** are rated **A++** by A.M. Best and **AA+** by Standard & Poor's.



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How to Contact General Star

All submissions accepted via e-mail, fax or mail:
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Tel.: Chicago—312 267 8600

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Medical Professional—Ambulance Program For Air & Ground

General Star

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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.