

## Ambulance Program for Air & Ground

The Medical Professional Unit offers a program for Air and Ground Ambulance services. This program is available for both emergency and non-emergency operations. Coverage is written on a non-admitted basis through designated surplus lines brokers.

### Coverage Offered

- > Professional Liability available on an occurrence or claims-made basis
- > Loading and unloading of patients is viewed as a professional liability exposure; coverage is automatically provided
- > Separate General Liability limits available on occurrence or claims-made basis
- > Medical professional employed personnel including Paramedics, Emergency Medical Technicians and Registered Nurses are "insureds" under the policy
- > 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

### Risk Appetite

- > Licensed air and ground emergency and non-emergency ambulance services
- > Ambulette services with professionally licensed staff
- > Municipal ambulance operations



### Limits

- > \$1,000,000 / \$3,000,000 primary and \$5,000,000 / \$5,000,000 follow form excess
- > First dollar or deductibles offered
- > Options available for defense costs within or outside of indemnity limits
- > Stand alone first layer excess coverage is also available when written over a carrier with an A.M. Best rating of "A-" or higher

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



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**CONTACTS:**

Email Submissions and Requests for Credentialing, Coverage Verification and Loss Runs to: [gsubmit@generalstar.com](mailto:gsubmit@generalstar.com), please copy your GenStar underwriter.

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**Brian Lewis**  
*Medical Professional Practice Group Manager*  
[brian.lewis@generalstar.com](mailto:brian.lewis@generalstar.com)  
203 328 6721



**Staci Hughes**  
*Executive Underwriter*  
[staci.hughes@generalstar.com](mailto:staci.hughes@generalstar.com)  
312 267 8572



**Carrie Roberts**  
*Executive Underwriter*  
[carrie.roberts@generalstar.com](mailto:carrie.roberts@generalstar.com)  
312 526 7535



**Sean Martinez**  
*Executive Underwriter*  
[sean.martinez@generalstar.com](mailto:sean.martinez@generalstar.com)  
312 526 7563



**Garrett Taliaferro**  
*Executive Underwriter*  
[garrett.taliaferro@generalstar.com](mailto:garrett.taliaferro@generalstar.com)  
312 267 8534



**Susan Frager**  
*Senior Underwriter*  
[susan.frager@generalstar.com](mailto:susan.frager@generalstar.com)  
203 328 5226



**Peter Santulli**  
*Senior Underwriter*  
[peter.santulli@generalstar.com](mailto:peter.santulli@generalstar.com)  
312 267 8533



**Antonio Kearney**  
*Underwriter*  
[antonio.kearney@generalstar.com](mailto:antonio.kearney@generalstar.com)  
203 328 5181

*General Star Indemnity Company is an eligible surplus lines insurer in all states, the District of Columbia, Puerto Rico, and the Virgin Islands. It has the status of an unlicensed insurer in California and operates under NAIC Number 0031-37362. Insurance is placed with the General Star Indemnity Company by licensed producers and, for risks that qualify, by licensed surplus lines brokers.*