



SierraSpecialty

Ambulance Program For Air and Ground Operations

Sierra Specialty Insurance Services, Inc.

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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
- > Coverage is available for physicians on a shared 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 coverage available



What Limits Are Available?

- > \$1,000,000 / \$3,000,000 primary and \$5,000,000 / \$5,000,000 follow form excess
- > Defense costs in addition to limits of liability option available
- > Entities can be covered as "Additional Insureds" subject to underwriter evaluation
- > Minimum ambulance program premium is \$15,000