Ambulance / EMS Insurance

Commercial auto - coverage overview, limitations and how to get a quote



OVERVIEW

Ambulance services combine emergency driving with patient care, so carriers look at emergency vehicle operator training, run volume, medical direction and malpractice exposure.

WHAT'S COVERED

Auto liability
Accidents during emergency and routine runs.

Physical damage
Ambulances and equipment mounted in them.

EMS malpractice
Errors in patient care by EMTs and paramedics.

Medical equipment
Monitors, stretchers and defibrillators.

Abuse and molestation
Claims involving patients in your care.

Good to know
EVOC training, a no-lights-and-sirens policy for non-emergency runs and current drug-box controls usually help most with pricing.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Intentional acts
- × Care outside your protocols or license level
- × Vehicles not listed with the carrier

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Vehicle list with type and value
- Crew list with certification levels
- Medical director and protocols
- Annual run volume

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/ambulance-ems/

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