

Coverage not available in Alaska, Hawaii, Massachusetts, and New Jersey. Limited availability in New York.

Coverage availability varies by state.

# Vital insurance programs for medical transport

**Ambulance and hospital fleet**



Markel's ambulance and hospital fleet program is a comprehensive insurance program that is focused on protecting the pre-hospital care patient transport industry. This program has continuously served the EMS industry since 1980. In addition to our competitive broad-form coverage offerings provide the EMS Field with a full array of Loss Control Services that reduce claim frequency and severity. This aids in our ability to keep rates competitive.

We offer the highest level of customer service, with fast turnaround on policy underwriting and claims handling.



## Liability coverages

### Automobile liability

A must for all, automobile liability provides protection for accidents and injuries you incur for your own vehicles in addition to the bodily injury and property damage sustained by others involved in the accident if you are at fault. It pays settlements, awards and the legal cost to defend, your organization and your employees.

### General liability

Protection for any accident or injury sustained on your property includes coverage for suits if someone alleges you caused them injury or damaged their property.

### Medical professional liability

Also known as errors and omissions coverage, medical professional liability provides protection for you, your organization, your medical director's administrative duties and your employees against allegations of improper treatment or failure to provide treatment to the patients you transport.

### Abuse and molestation liability

We offer protection for our insureds if an employee is accused of abuse or molestation of a person in their care.

### Employee benefit liability

Coverage is provided for our insureds against allegations of misconduct regarding their employee benefits plans.

### Umbrella liability

Umbrella liability insurance provides additional protection after you've gone above the limits of your liability insurance.

All of our liability coverages pay settlements, awards and the legal cost to defend, your organization and your employees.

## Property coverages

Markel can protect your office from loss or damage to your property, including buildings you own or rent.

- If you own the building, you need property insurance to protect both your building and contents.
- If you rent, you need property insurance to cover your valuable equipment. Markel's coverage is available on comprehensive basis, which means you're covered for events like fire, windstorms, burglaries, vandalism and even frozen pipes.

Business Income is an additional coverage available to help you recover lost income if your office is temporarily closed due to a covered loss.

Inland Marine coverage is available to respond if your medical equipment sustains damage by a covered peril.

## Optional coverages

### Crime

Crime insurance is available to cover employee dishonesty and theft of monies and securities.

Extension endorsements are available for property, general liability and auto liability offering additional coverages to protect your operation.

