

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for private ambulance and EMS services. Priorities reflect typical exposure; confirm against fleet and service level.

CORE

PREVALENT

SITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Commercial Auto (Ambulances)	Covers crashes — the leading source of severe EMS claims.	CORE
☐ EMS Professional Liability	Covers patient-care errors, including stretcher drops and missed treatment.	CORE
☐ Umbrella / Excess Liability	Adds limits above auto and professional liability for fatal crashes.	PREVALENT
☐ General Liability	Covers premises and non-transport operations.	CORE
☐ Workers' Compensation	Covers EMTs and paramedics — lifting and crash injuries are common.	CORE
☐ Abuse & Molestation	Covers claims of patient mistreatment — often excluded elsewhere.	PREVALENT
☐ Cyber Liability	Covers patient health records and billing data.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is auto limits sized for a crash in an intersection. Lights-and-siren transports more than double the crash rate, and one crash can injure the crew, the patient, and people in other cars. Services should carry high auto and umbrella limits, and limit lights and siren to calls that truly need them.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.