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SMARTER RISK. STRONGER BUSINESS.

NON-EMERGENCY MEDICAL TRANSPORT (NEMT) — COVERAGE CHECKLIST

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 NEMT providers. Priorities reflect typical exposure; confirm against service levels and broker contracts.

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 Liability**	Covers crashes and passenger injuries in vehicles — confirm limits meet every broker and MCO contract.	CORE
☐	**General Liability (incl. Loading & Unloading)**	Covers injuries during door-through-door assistance and loading — check it isn't left to the auto policy alone.	CORE
☐	**Professional Liability**	Covers claims about care and assistance given to passengers.	PREVALENT
☐	**Abuse & Molestation**	Covers misconduct allegations involving vulnerable passengers — often excluded.	CORE
☐	**Cyber Liability**	Covers patient health information.	PREVALENT
☐	**Workers' Compensation**	Required in most states; lifting and transfers drive injuries.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is who covers injuries during loading and securement — the auto policy, the GL policy, or neither. Wheelchair tipovers are NEMT's recurring fatal claim, and suits name the driver, the provider, and the broker. Four-point tie-downs, a separate occupant belt, matched equipment, and schedules with time to secure passengers are the core controls. Broker contracts also set insurance requirements that should be checked against every policy.