**1.5 Insurance Coverage Policy**

**Purpose:** To provide guidelines for maintaining the required insurance coverage.

**Policy:** The Company will maintain the required insurance coverage**.** The company shall immediately discontinue any and all non-emergency Transportation vehicles services in the event any portion of the required insurance is cancelled, expires or otherwise becomes null or void. At a minimum the company will maintain:

1. At least $500,000 per occurrence of combined bodily injury/property damage coverage for each vehicle;

2. At least $300,000 of single limit coverage of "premises and operations" type general liability insurance; and

3. At least $300,000 per occurrence coverage of "malpractice" type professional liability insurance, if operating a BLS ambulance service.

A "Certificate of Insurance" form, issued by an insurance carrier, covering all three types of insurance listed above shall be maintained at the company office. The vehicle insurance card shall be kept in the vehicle at all times so as to be accessible to the crewmembers. Vehicle insurance cards shall be made available to state regulatory staff upon demand. Copies of all insurance policies shall be kept at the company's principal place of business and made available to state staff upon demand forms that show that the required insurance has been purchased and is in force. If the vehicles are insured as "Scheduled Autos," the Vehicle Identification Number (VIN) of each vehicle shall be listed on the "Certificate of Insurance" form. The Certificate of Insurance shall contain the following:

1. The name of the insurance company or companies issuing each policy;

2. The name of the policyholder, which shall include the provider's trade name;

3. All policy numbers;

4. The expiration date of each policy; and

5. The types and limits of coverage for each policy.

The company shall make the state regulatory agency a certificate holder of any required insurance policies. The company will also make all Certificate of Insurance readily available and shall supply the state with the certificate of Insurance with all identified information as outlined in 1 to 5 as listed above for any vehicle re-licensure.