NEMT INSURANCE CHECKLIST

15 questions to ask before you buy or renew an NEMT or ambulette policy in Ohio

Use this checklist to compare proposals, spot coverage gaps, and ask better questions before you bind coverage.

COVERAGE BASICS

- [ ] **1. Does the policy cover every type of vehicle I operate?**

  Ask: Are all of my actual vehicle types and transportation services acceptable under this policy, including wheelchair vans and any specialized equipment?

- [ ] **2. How are passenger injuries handled?**

  Ask: How does the policy respond to injuries involving boarding, unloading, passenger assistance, and wheelchair securement?

- [ ] **3. Do my limits meet Ohio requirements and my contracts?**

  Ask: Does the policy satisfy my licensing requirements and the written insurance requirements of every broker, facility, or transportation contract?

- [ ] **4. Are independent contractors or subcontracted drivers covered?**

  Ask: Who qualifies as an insured, which vehicles are covered, and what insurance must any subcontractors maintain?

- [ ] **5. Are wheelchair lifts and conversion equipment included?**

  Ask: Are lifts, ramps, restraints, and conversion equipment included in the insured value, and how would a covered loss be settled?

Tip: Ask for the relevant policy forms and endorsements, not just a certificate or verbal summary.

NOTES / QUESTIONS FOR MY INSURANCE AGENT

NEMT INSURANCE CHECKLIST

OPERATIONS & EXPOSURE REVIEW

- [ ] **6. Are there restrictions on my operating territory?**

  Ask: Does the policy permit the full geographic area where I transport passengers, including any interstate trips?

- [ ] **7. What happens if a driver becomes ineligible?**

  Ask: What are the insurer's driver requirements, and what happens if a driver's license or driving record changes during the policy period?

- [ ] **8. Are passenger-assistance activities covered?**

  Ask: Does the coverage address curbside assistance, loading, unloading, and other passenger-assistance activities, or is separate review needed?

- [ ] **9. Are any of my liability coverages claims-made?**

  Ask: Which policies are occurrence-based versus claims-made, and what happens if I change insurance companies later?

- [ ] **10. How does the insurer handle claims?**

  Ask: How are claims reported, who handles them, and what documentation should I be prepared to provide?

Tip: Get every coverage confirmation in writing before you bind, and keep the policy documents with your business records.

NOTES / QUESTIONS FOR MY INSURANCE AGENT

NEMT INSURANCE CHECKLIST

POLICY TERMS & DOCUMENTATION

- [ ] **11. Which exclusions should I worry about?**

  Ask: Which exclusions or endorsements could materially limit coverage for the transportation services my company actually provides?

- [ ] **12. What if I cancel the policy early?**

  Ask: Is any premium fully earned, is there a minimum earned premium, and how would a midterm cancellation refund be calculated?

- [ ] **13. Can I add or replace vehicles mid-policy?**

  Ask: How are new vehicles and drivers approved, when does coverage become effective, and how are premium changes calculated?

- [ ] **14. Can the insurer meet my certificate and filing requirements?**

  Ask: Can the insurer support the required certificates, endorsements, limits, and any filings needed for my operations?
  Ohio's statute refers to insurers licensed to do business in Ohio.
  Confirm with your agent that your certificate meets the Board's requirements.

- [ ] **15. Does the insurance company actually specialize in NEMT?**

  Ask: Does this insurer knowingly accept my specific NEMT operations, vehicles, drivers, and transportation contracts?

BEFORE YOU SIGN

A certificate of insurance is evidence of coverage, not the coverage itself. The policy language, endorsements, exclusions, and conditions determine how coverage applies.

ALREADY HAVE NEMT INSURANCE?

Let us review your current coverage before your next renewal.

REQUEST A COVERAGE REVIEW

Call: (513) 860-2552

Online: www.lighthouseagencyinsurance.com/business/nemt-ambulette-insurance-ohio/

This checklist provides general insurance information, not legal advice. Coverage depends on the operation, policy issued, and the facts of any claim.