

Do Air Ambulance Service Companies Carry Insurance?

In today's society, it seems that everyone is concerned about insurance and liability. No, this article is not focusing on health insurance coverage for services involving the transportation of a patient with an air ambulance. We are focusing here on liability insurance and malpractice insurance coverage that should be in place for each air ambulance.

Just like every motorist who drives a car should possess liability insurance, each air ambulance should carry liability coverage. An air ambulance should carry at least a minimum of \$20 million in aircraft liability coverage. Of course, patients would never hope to need to worry about such coverage, but knowing that the air ambulance service carries this coverage can be reassuring and provide confidence for the client. Companies who carry the appropriate amount of coverage indicate their reputation.

Just like any doctor's office or medical transport service that travels by ground, medical malpractice insurance coverage is essential. Patients and their families long to avoid the worries about a malpractice situation, but in reality, the risk does exist. For this reason, each air ambulance should have a minimum of \$1 million policy for medical malpractice coverage. Again, no one wants to use such coverage, but knowing that an air ambulance company carries such excellent insurance, will help to ensure that the air ambulance service is reputable.

As you would feel uncomfortable traveling with a motorist who didn't carry the appropriate insurance coverage, you would want to reconsider traveling with an air ambulance service who discards the need for liability insurance. Likewise, all good doctors carry malpractice insurance. Air ambulance companies should do the same.

As you compare companies that provide air ambulance services, you may want to consider checking in on the coverage amounts for both liability aircraft insurance and medical malpractice insurance. Air ambulance companies are not required to give out pertinent insurance information, but reputable companies will be happy to answer any and all of your questions about their insurance coverage and minimums. Some companies will provide a standard copy of information regarding liability and medical malpractice insurance coverage with the other paperwork that is involved with the processing information to request air ambulance service.

All reputable air ambulance companies and organizations have the best interest of the patient at heart. These air ambulance services will undoubtedly be eager

to discuss and explain any questions or concerns you have in regards to their levels of liability and medical malpractice insurance. If the air ambulance company is unwilling to discuss this with the patient or the family, then it may be advisable to look to another company that will help to ease your concerns.

It is Important to find an air ambulance service that makes you feel the most at ease. During this time of medical necessity, stress can be high. Knowing that the patient is being transported by an air ambulance service that is responsible and carries excellent insurance coverage can provide insight into the type of organization it is. A reputable company will do their utmost best to provide assurance to everyone involved to create an environment of peace of mind for their clients.