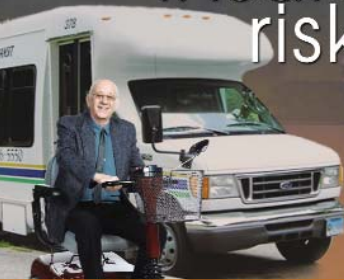


# insurance<sup>and</sup> risk management<sup>for</sup> human service transportation providers



## *Did You Know?*

The loading and unloading of a nonambulatory individual from a vehicle leaves transportation providers open to serious risk.

During this vulnerable time, drivers are responsible for making sure that wheelchairs are loaded correctly and locked into position, and that both wheelchair-bound and ambulatory passengers can embark and disembark safely. Many times, a paratransit provider's auto and general liability insurance coverage are placed with two separate carriers. This can be problematic during a loading or unloading claim when it may be questionable as to whether it is an auto or a GL claim, causing confusion with regards to which coverage should respond. At this point, there will be a dispute as to which carrier should pay the claim, lengthening the claims process. With the ability to cover both the GL and Auto exposures through one carrier, ISA can ensure a prompt and effortless claim experience.

Does your organization have the proper coverage and resources to meet the unique challenges faced by Human Service Transportation Providers?

Contact Irwin Siegel Agency, Inc. for more information on insurance solutions and risk management resources designed to support your organization's mission.

Phone: 1.800.622.8272

Email: [solutions@siegelagency.com](mailto:solutions@siegelagency.com)

## *Things to Consider* When Putting Your Insurance Out for Bid

Is the insurance provider experienced in the field and have an understanding of the unique challenges faced by Human Service Transportation Providers?

*ISA has provided insurance and risk management solutions exclusively to Human Service providers for over 35 years. Products and services have been designed specifically to meet the unique needs of Human Service providers.*

Before making a decision based on price, take into consideration what else the carrier or agent has to offer and the coverage being provided.

*ISA provides a multitude of value added services and cutting-edge risk management materials to policy holders.*

What is the claims process and how timely are the claims facilitated?

*When the unexpected occurs, your main objective is to mitigate the damage while progressing toward a settlement in a fair and expeditious manner. ISA's Claims Division is compassionate and experienced in the claims handling process.*

*We can be your voice, providing a helping hand by answering your questions, listening to your concerns, opening the doors of communication between you and the insurance company, and advocating for your best interests.*

irwin siegel  
agency, inc.

insurance & risk management  
human service programs

*Supporting those who support others<sup>sm</sup>*

## *Program Highlights* program highlights

### Comprehensive Package

- ▶ Automobile Liability & Physical Damage
- ▶ General Liability
- ▶ Property (Special Form Available)

### Enhancements & Supplements

- ▶ Abuse & Molestation
- ▶ Umbrella
- ▶ HIPAA Protector
- ▶ Directors & Officers Liability
- ▶ Blanket Additional Insured where required by written contract
- ▶ No Driver exclusions (drivers must meet underwriting guidelines)
- ▶ Direct Bill & Financed Payment Options



## eligible classes

- Both For-Profit and Non-Profit Paratransit Operators
- Non-Profit Rural Transportation Providers

## irwin siegel agency, Inc.

insurance & risk management  
human service programs

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[www.siegelagency.com](http://www.siegelagency.com)

## *Risk Management* featured resources

### Printed Publications

- Backing Safety
- Exit Interview
- Investigation Process
- Managing Your Fleet of 1 - 1,000 Vehicles
- Observing Vehicle Clearances
- Overview of Responsibilities for Board Members of Non-Profit Agencies

### Video Lending Library

- 60 Minutes II Rollover
- Behind the Wheel: One-on-One Coaching
- Coaching the Van Driver II
- Defensive Driving: A Crash Course
- Know Your Passengers - An Orientation Video for Van Drivers and Attendants Who Work with People with Developmental Disabilities
- Low Visibility and Driving
- Parking Safely
- Road Rage: How to Protect Yourself
- Safe Winter Driving Considerations
- Transporting Passengers with Special Needs: A Coaching Program

### Partner Programs

- Auto VIP Fleet Maintenance Software
- Driver's Alert
- GreenRoad Driver Feedback
- Affordable Background Checks through Intellicorp
- Online Driver Trainings

### Essential Learning Online Training

- Caring for Individuals in Wheelchairs
- Defensive Driver Training
- Personal Safety in the Community
- Stress Management in the Workplace

And many more...

This flyer is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the services described. Only the policy can provide the actual terms, services, conditions, and exclusions.