

WHINS Checklist: NEMT Insurance for Medical Transportation Companies

Quote preparation checklist

What to Gather Before Requesting a Quote

- Vehicle schedule, garaging, radius, passenger types, and wheelchair/stretchers details.
- Driver roster, MVR standards, training procedures, and loss history.
- Contracts with facilities, brokers, healthcare networks, or public agencies.
- Professional liability, abuse/molestation, GL, workers compensation, and umbrella requirements.

Helpful Documents

- Current declarations pages or quote indications, if available.
- Any contracts, lender requirements, or certificate requirements.
- Recent loss runs or claim history when applicable.
- Target effective date and timing constraints.

Questions to Be Ready For

- What changed that triggered the review?
- Are there deadlines, contracts, lender requirements, or renewal dates?
- Has there been any prior claim, cancellation, non-renewal, or coverage restriction?
- Are there related coverage lines that should be reviewed together?

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This checklist is educational only. Coverage availability, terms, conditions, and eligibility depend on underwriting review.