



I hope you had a nice Christmas and are looking forward to the New Year.

I would like to reach out the UNYAN membership regarding an issue that has come to light regarding a new program being offered in NYS for Ambulance companies through VFIS – Glatfelter Commercial Ambulance. I found out about the program in early December and I am providing them as an option for my current business clients.

After reviewing their policy coverage I found their program to be very good and would recommend their plan to my business clients. However, my business clients are with ASIP – McNeil & Co. and after reviewing the policy forms I found a very significant difference in coverage that UNYAN members need to be aware of if they are considering the VFIS – Glatfelter Commercial Ambulance program. Both plans offer coverage for

- General Liability
- Professional (medical)
- Sexual Abuse (molestation)

*Under the ASIP – McNeil & Co. plan they provide separate limits for each coverage*

- General Liability - \$ 1,000,000/\$ 3,000,000 limits on a single policy
- Professional (medical) - \$ 1,000,000/\$ 3,000,000 limits on a single policy
- Sexual Abuse (molestation) - \$ 1,000,000/\$ 3,000,000 limits on a single policy

*Under the VFIS – Glatfelter Commercial Ambulance plan they provide one single limit of coverage*

- General Liability, Professional (medical), Sexual Abuse (molestation) - \$ 1,000,000/\$ 3,000,000

I am not advising members what plan to choose, but I am concerned that they are not being advised about the difference in coverage. I received a call from a Matt Briggs from Gates Cole Agency this morning, he was referred to me by Nickol O'Toole at Erway Ambulance Service, Inc. (one of my business clients) as he called her to offer the VFIS program. Long story short she referred him to me and we spoke this morning, he indicated he has moved two ambulance companies to this program already and wanted an opportunity to work with Erway. I informed him I delivered a quote to Erway from VFIS already, and I asked him if he was aware of the difference in coverage (referenced above) and he was not.

I am offering both options to my current business clients, but I am explaining the loss of \$ 2,000,000 in primary coverage and \$ 6,000,000 in aggregate coverage when making a change from the ASIP – McNeil & Co. program to VFIS – Glatfelter Commercial Ambulance program and allowing them to make an informed business decision.

My concern is if insurance agents are not aware of the difference in coverage they are not informing our membership of this, which prevents them from making an informed decision. I would like to suggest take the middle section of my e-mail and send a mass e-mail to the UNYAN members so they can be informed about the program available through VFIS and the difference in coverage. We do have access to the program and are more than happy to answer any questions they have about this issue.

Thank you for your time, please feel free to call me with any questions or thoughts.

Sincerely,

*R. Michael Holt*