

**New Jersey Department of Health and Senior Services  
Office of Emergency Medical Services  
PO Box 360  
Trenton, NJ 08625-0360**

**INSURANCE REQUIREMENTS FOR PROVIDERS**

***Attention Applicants:***

Under N.J.A.C. 8:40-3.3 and/or N.J.A.C. 8:41-3.16, you shall have the following insurance to be licensed as a Mobility Assistance Vehicle Service, Ambulance Service or Specialty Care Transport Provider.

- 1) "...at least \$500,000 per occurrence of combined bodily injury/property damage coverage for each vehicle..."
- 2) "...at least \$300,000 of single limit bodily injury coverage of 'premises and operations' type general liability insurance."
- 3) "...at least \$300,000 of per occurrence coverage, of 'malpractice' type professional liability insurance, if operating an Ambulance Service." The Certificate of Insurance shall specify the specific type of coverage.
- 4) "The general liability and malpractice or professional liability....may be combined in a single policy of at least \$500,000 per occurrence."

You shall have each type of insurance in the minimum required dollar amount. You may have higher amounts of coverage or other types of additional insurance. However, if you do not have the minimum insurance listed above, we cannot license you.

Under N.J.A.C. 8:40-3.3 and/or N.J.A.C. 8:41-3.16, you shall arrange for the Office of Emergency Medical Services to receive an original, signed "Certificate of Insurance." This certificate shall list all required insurance and your company's trade name shall be listed as "an insured". We cannot accept fax copies.

Your insurance agent shall send the "Certificate of Insurance" directly to the Office of Emergency Medical Services. The "Certificate Holder" shall be: New Jersey Department of Health and Senior Services, Office of Emergency Medical Services, PO Box 360, Trenton, NJ 08625-0360.

At any time after your service is originally licensed, and at the discretion of the Department, you may be required to have your insurance agent, or insurance company submit an updated official "Certificate of Insurance" to the Office of Emergency Medical Services. You may have your agent call OEMS at (609) 633-7777 if there are questions. Again, if we do not receive proper proof of current insurance, we cannot license or re-license you.