

LOS ANGELES COUNTY CODE

7.16.180 Insurance.

- A. Every ambulance operator shall obtain and maintain in full force and effect throughout the term of the license the minimum insurance coverage types and limits listed below. Such insurance shall be primary to and not contributing with any other commercial insurance policies or self-insurance programs maintained by the county. Such insurance shall be provided by insurer(s) satisfactory to the county, **which requires insurers to have an AM Best rating of "A-" or greater and a Financial Size Category VII or higher.** The general and auto liability insurance policies shall name the county of Los Angeles as an additional insured. Certificates or other evidence of such insurance shall be attached to the application and shall provide that the local EMS agency be given written notice at least 30 days in advance of the cancellation of any policies.
- B. The minimum insurance coverage type and limit requirements for ground ambulance operators are:
1. General liability insurance with limits of not less than one million dollars (\$1,000,000.00) each occurrence and two million dollars (\$2,000,000.00) aggregate.
 2. Automobile liability insurance with limits of not less than one million dollars (\$1,000,000.00) of each accident; such insurance shall cover all vehicles used by the operator.
 3. Workers' compensation and employers' liability insurance, or an equivalent program of self-insurance coverage which complies with California Labor Code requirements.
 4. Professional liability insurance covering operator's errors and omissions with limits of not less than one million dollars (\$1,000,000.00) per each claim and two million dollars (\$2,000,000.00) aggregate.
- C. The minimum insurance coverage type and limit requirements for EMS Aircraft operators are:
1. Comprehensive aviation liability insurance including bodily injury and property damage liability with a combined single limit of not less than fifty million dollars (\$50,000,000.00) each occurrence and aggregate.
 2. General liability insurance with limits of not less than one million dollars (\$1,000,000.00) each occurrence and two million dollars (\$2,000,000.00) aggregate.
 3. Workers' compensation and employers' liability insurance, or an equivalent program of self-insurance coverage which complies with California Labor Code requirements.
 4. Professional liability insurance covering operator's errors and omissions with limits of not less than one million dollars (\$1,000,000.00) per each claim and two million dollars (\$2,000,000.00) aggregate.
- D. The director, at his or her sole option, reserves the right to change these insurance requirements at any time during the license term by giving the operator ninety (90) days advance written notice of any such change.

(Ord. 2011-0031 § 20, 2011: Ord. 96-0067 § 13, 1996: Ord. 88-0181 § 22, 1988: Ord. 86-0102U § 1, 1986: Ord. 83-0201 § 2, 1983: Ord. 83-0017 § 3 (part), 1983: Ord. 11806 § 1 (part), 1978: Ord. 5860 Ch. 4 § 1011, 1951.)