

the AFC PROGRAM

AFC INSURANCE SEMI-ANNUAL NEWSLETTER



Paratransit Program: How the Wheels Go 'round & 'round

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AFC Insurance is an Underwriting Manager for Health and Human Service, Paratransit, Home Healthcare Insurance, Commercial Child Care and Pizza & Deli products with a mission to provide "Performance, Not Promises."

If you have questions about our programs, you can reach a representative by calling 877-456-5323 or writing to us at 95 Highland Avenue, Suite 150, Bethlehem, PA 18017.



*Best Wishes for
a Healthy,
Happy & Peaceful
New Year
The Staff at AFC Insurance*



Guiding risk away from business

KARLA LANE
Underwriting Assistant

The paratransit services are a great asset to the elderly, handicapped or incapacitated, but can also be a great risk if the insured does not have a safety program. Not only should the drivers be responsible, but management as well.

By incorporating a safety program, drivers are trained, driver reports are checked and a vehicle maintenance schedule is kept. This greatly increases the safety of passengers and reduces the risk of loss.

In terms of loss, it can mean

loss or damage to the vehicle, to another's property, injury to the passenger, possibly loss of life and potential lawsuits.

MVR- Motor Vehicle Reports should be done at hire and annually. The reports should then be reviewed by management or safety director with immediate action taken for serious violations or if there is a consistency of less severe incidents. Would you want someone with a DUI/DWI or several accidents on his or her record to be transporting your loved ones?

Drivers should also have experience with the wheelchair accessible vans and know the proper handling and securing of passengers.

Some training in basic first

aid would be helpful as well.

Vehicle Maintenance- Properly maintained vehicles are a huge safety measure. State inspections, as we all know, are required. As-needed maintenance is okay, but pre-trip and post-trip inspections can save on costly repairs and have added safety for your clients. Keeping a vehicle maintenance schedule could be an asset for such a daunting task.

Allowing employees to use company vehicles for personal use can put the insured at even greater risk of loss. Is the vehicle locked? Parked in a less desirable

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Designed for:

- Nursing Homes
- Ambulettes
- Assisted Living
- Paratransit
- Non-Emergency Transportation
- +Many More Eligible Classes
- +Fleets of 5+ Vehicles Preferred
- +Program is Available in Most States

Coverages:

- Commercial Auto Liability**
- Hired & Non-Owned Liability
- CSL
- All States
- General Liability**
- Limits Available up to \$1 million
- Worker's Compensation**
- Director & Officer's Liability**
- Accident & Health**
- Property Crime**

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part of town or in a high traffic area? These are just some things to think about before allowing company vehicles for personal use.

Management- Insured is ultimately responsible for the safety of their employees and clients. Driver education is highly recommended. Some options are classroom training, online education and on-the-road training.

Driver training courses can be taken as an extra measure and usually inex-

pensive compared to what it can cost in losses due to carelessness or inexperience. Use of electronic devices such as cell phones and computers should be discouraged.

Vehicles can be equipped with tracking devices to help manage routes, scheduling, assess operational safety and for assessing speed. Anti-theft devices are also a plus. AFC Insurance places our paratransit accounts with Travelers Insurance. When an account is written, risk control is provided by Travelers. Inspectors will visit the insured to review and assist with ways to improve the

safety for the business. The Travelers risk control inspector can set you up with access to Travelers online tools to guide the insured along so they can reduce risk and prevent loss. All this is provided at no additional cost to the insured!

This information is just a sampling of the many ways the insured can maintain the safety of their drivers and passengers. When driver management is exercised correctly, a company's reputation will uphold against its competition. Reputation can mean the difference of choosing you over other businesses.

Frequently Asked Questions

Below is a list of frequently asked questions with regards to our Paratransit program. Maybe there is a question on our list that you've thought of asking, but never did. Or maybe there's a question you see that you haven't thought of asking, but now you don't have to. However, if there is something on your mind that you don't see below, we're always here to answer your calls and your emails. Please never hesitate to contact us!

Q: What Liability limits are offered through AFC Insurance?

A: We offer from \$300,000 CSL up to a maximum of \$1 million CSL.

Q: Does AFC Insurance offer Physical Damage coverage?

A: Yes, we offer the Physical Damage coverage with a minimum deductible of \$1,000.

Q: Does AFC offer the Hired & Non-Owned Liability?

A: Yes. We include it with all quotes.

Q: Can AFC insure the non-transportation vehicles?

A: Most definitely. We would prefer to insure all of the insured's vehicles in the program, and not just the paratransit vehicles.

Q: Does AFC's program offer risk control to help the insured control their losses?

A: Yes, Travelers offers risk control on all accounts that are written in the program.

Q: Can AFC cover emergency vehicles?

A: No, we cannot cover any vehicles in the program that respond to 911 calls or are contracted with a municipality to be on call for sporting events and the like.

Q: Can AFC provide any other lines of coverage in the Travelers' program?

A: Besides the Auto, we can also offer the Property coverages. We do have other markets for General Liability, Workers Compensation, Accident & Health and EPLI.

Newest team member

MEGGAN WERKHEISER
Assistant Communications
Coordinator

tration in Marketing and her Post Baccalaureate Certificate in Accounting from Cedar Crest College.

As we round out the year, we would like to welcome Tracy Hauser to our team. Tracy is AFC's newest underwriter, an individual with a positive, take-action personality who works in our social service and child care insurance programs.

With 22 years of experience in the insurance industry, Tracy came to us from Engle-Hambright & Davies in Exton, Pa. where she worked as a Commercial Lines Account Manager.

She earned her Bachelor's Degree in Business Administration with a concen-

Tracy has also acquired her Certificate in General Insurance, Associate in Insurance Services, Associate in Reinsurance and Chartered Property Casualty Underwriter designation from American Insurance Institute for Chartered Property Casualty Underwriters.

Tracy is currently living in Lenhartville, Pa. with Robert, her husband of 10 years. She enjoys traveling, skiing, reading and gardening.

She has been a great asset to AFC Insurance and we look forward to many more contributions from her.

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