ORDINANCE NO. __________

AN ORDINANCE TO AMEND LITTLE ROCK, ARK., REV. CODE § 5-72(A) (1988) TO CHANGE THE INSURANCE REQUIREMENTS OF THE METROPOLITAN EMERGENCY MEDICAL SERVICES; AND, FOR OTHER PURPOSES.

WHEREAS, the City created the Little Rock, Ark., Emergency Medical Health Care Facilities Board pursuant to Little Rock, Ark. Ordinance No. 14,062 (June 16, 1981), to provide Emergence Medical Services within its jurisdiction; and,

WHEREAS, this Facilities Board is also known as the Little Rock Ambulance Authority, and does business in the various cities and counties within the Central Arkansas area under the business name of Metropolitan Emergency Medical Services, and is commonly referred to as MEMS; and,

WHEREAS, MEMS is required to carry certain amounts of insurance pursuant to City of Little Rock ordinance which are excessive and are no longer practical or feasible; and,

WHEREAS, in its history, MEMS has never reached the limits of its insurance coverage but is currently facing a 61% increase of insurance premiums due to claims, some of which are being currently contested; and,

WHEREAS, cities are granted authority to regulate Emergency Medical Services pursuant to the Municipal Ambulance Licensing Act, Ark. Code Ann. §§ 14-266-101, et seq. (West 2004); and,

WHEREAS, the Board of Directors has determined that it is in the best interests of the City to require MEMS to carry One Million Dollars ($1,000,000.00) Aggregate Coverage instead of an umbrella policy for the same amount; and,

WHEREAS, the Board of Directors has determined that it is in the best interests of the City to abolish the requirement that MEMS carry Uninsured Motorist Coverage.

NOW, THEREFORE, BE IT ORDAINED BY THE BOARD OF DIRECTORS OF THE CITY OF LITTLE ROCK, ARKANSAS:

Section 1. LRC § 5-72 (a) is hereby permanently amended to read as follows:

(a) The Authority shall maintain the following insurance:

(1) Automobile Liability Insurance in an amount not less than One Hundred Thousand Dollars ($100,000.00) for injury to or death of, one (1) person, by reason of the carelessness or negligence of the driver of such ambulance, and Three Hundred Thousand Dollars ($300,000.00) for injury to, or death of, more than one (1) person, resulting from any single accident, by reason of the carelessness or negligence of the driver of such ambulance, and
Fifty Thousand Dollars ($50,000.00) for damage to property resulting from any single accident, by reason of the carelessness or negligence of the driver of such ambulance, issued by an insurance company licensed to do business in the state for each and every ambulance owned or operated, or both owned and operated, by the ambulance authority, providing for the payment of damages:

a. For injury to or death of individuals in accidents resulting from any cause for which the owner of the vehicle would be liable on account of liability imposed on him by law, regardless of whether the ambulance was being driven by the owner or his agent; and

b. For the loss or damage to the property of another under like circumstances.

(2) Malpractice Insurance providing a limitation on each claim of not less than Five Hundred Thousand Dollars ($500,000.00).

(3) One Million Dollars ($1,000,000.00) Aggregate Coverage.

Section 2. Repealer. All laws, ordinances, resolutions, or parts of the same, that are inconsistent with the provisions of this resolution, are hereby repealed to the extent of such inconsistency including, but not limited to, Little Rock, Ark., Ordinance No. 14,511 (September 20, 1983) and Little Rock, Ark., Ordinance No. 17,255 (August 6, 1996).

Section 3. Emergency Clause. The ability to efficiently and effectively provide Emergency Medical Health Services to all citizens is essential to the public health, safety, and welfare, and maintaining some control over costs and resources while doing so makes it possible to maintain such an important public service. This ordinance allows the Little Rock Ambulance Authority to permit some modification of the insurance requirement. An emergency, therefore, is declared to exist and this ordinance shall be in full force and effect from and after the date of its passage.

PASSED: June 9, 2020

ATTEST: ________________________________  APPROVED: ________________________________

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Susan Langley, City Clerk                  Frank Scott, Jr., Mayor

APPROVED AS TO LEGAL FORM:

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Thomas M. Carpenter, City Attorney

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