

First Aid and Health & Safety Training

First Aid Practitioner - includes First Aid at work, Good Samaritans Acts, First Aid at Events plus Training and Instruction. The use of Defibrillation Equipment, Portable Oxygen/Gases and Drugs is permitted when properly and suitably qualified.

First Aid and Health & Safety Training

Are you a First Aid or Health & Safety Trainer/Instructor?

If you are involved in training, either individually or under the auspices of a training company, it is important that your Professional Liability cover extends to include full Professional Indemnity insurance.

Such cover includes advice given and therefore indemnifies the Trainer against accusations of poor or inadequate training and against claims for financial loss where there is no injury involved.

Health & Safety Consulting / Training and Advice can include the following activities/disciplines subject to you being fully qualified and that your qualifications are kept up to date where applicable.

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| • Accident Investigation | • Dementia Awareness | • NVQ Assessing |
| • Administering Gases | • Evacuation Chair Training | • Occupational H&S |
| • Administering Medicines - Anaphylaxis & Auto Injector | • Fire Risk Assessment | • PASMA (Prefabricated Access Suppliers' & Manufacturers' Association) |
| • Breakaway Training | • Fire Safety | • PATS (Passenger Assistant Training) |
| • Close Protection | • Fire Training/Fighting | • Personal Safety at Work |
| • Communication Skills, Equality & Diversity Disability Awareness | • Food Hygiene/Safety | • Physical Intervention |
| • CONDO (Contractors on Deployment Overseas) | • Health MOT | • Risk Assessments |
| • Confined Spaces | • Infection Control | • Safeguarding Vulnerable People |
| • Conflict Management | • IPAF (The International Powered Access Federation) | • Other Classroom Subjects |
| | • Life Guard Training | |
| | • Manual Handling | |
| | • Medication Awareness | |

***** Please note that we are unable to offer cover for any Health & Safety activity relating to Covid 19 (or any other strain) or asbestos risks*****

Extra Help for First Aid at Events

Are there occasions when other practitioners work for you?

If you occasionally bring in additional practitioners e.g. to help provide first aid cover at events you need to establish that these practitioners have insurance themselves, or else you need to arrange cover for them.

This extension indemnifies an unlimited number of first aid practitioners brought in to cover an unlimited number of events per annum and is calculated on your company's annual turnover.

Occasional Trainers, Assessors or Practitioners

Are there occasions when other trainers / assessors or practitioners work for you?

If you occasionally use other trainers/ assessors / practitioners and are unsure that these trainers have insurance themselves, you might wish to consider this.

Occasional Trainers/Locum Liability extends to indemnify you for an unlimited number of occasional trainers per annum for up to a **maximum** of 14 days per trainer.

Occasional trainers providing cover on an irregular basis may not have kept their insurance in force, especially if they consider themselves to be (semi) retired. If you are either unsure that someone has the cover needed or else use freelancers sporadically, you might consider it worthwhile to protect your company's position by adding this extension of cover to your policy.

Professional Liability cover for Companies (Contingent/Vicarious Liability)

Our scheme insurance provides cover directly to the trainer/ assessor /practitioner named on the policy. However, many engage additional help using other people who arrange their own insurance.

Where this relationship exists, it may not be sufficient for the trainer alone to have Professional Liability insurance because the aggrieved customer/client/ student /patient intent upon pursuing a claim, may seek to do so against that party with whom the class or treatment was arranged, as well as the instructor/practitioner involved. By arranging contingency cover, you can ensure that your vicarious liability is indemnified in case such a claim is made against you or your organisation.

The cost is based upon your working turnover and assumes that all regular instructors/practitioners have their own individual insurance in place. However, the contingency cost is a fraction of the standard individual rate payable for all regular trainers/practitioners, as might be expected.

Equipment and Products Extension

Cover can include Property insurance on application and if you require further details regarding this cover, please contact us.