

## **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.

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

### **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.

### **Employers' Liability Insurance**

This type of insurance is a statutory requirement for anybody employing staff irrespective of whether wages/salaries are paid. All employers have an absolute duty of care to their workers, which explains why this class of insurance is mandatory in the UK.

**ELTO** - All Insurers on our panel have become members of the Employers Liability Tracing Office (ELTO). This is a new requirement from the Financial Conduct Authority (FCA) which requires Insurers to submit details of all new and renewed Employers' Liability Insurance policies.

The decision to form the ELTO was undertaken as a commitment from the Insurance Industry to people who suffer illness or injury in the workplace and need help identifying their Employers' Liability Insurers.

Before you arrange Employers' Liability cover we will need your Employer Reference Number (ERN). This is the unique number for employees' income tax and national insurance contributions which every company operating a PAYE scheme will have.

**ERN** - Your Company will have an Employers Reference Number (ERN). This is the Employer PAYE reference and should include additional references for any separate subsidiary companies that you administer.

For your assistance the ERN reference can be found on the following documents, P45 , P60, P11/D and most payslips, in the following formats:-

- NNN/Aznnnnn - for references allocated after 2001
- NNN/Annnnn – for references allocated prior to 2001.

The only exception where you may not have an ERN is if payments to all employees fall below the PAYE threshold.

### **Equipment and Products Extension**

Cover can include Property insurance on application. We extend the cover provided by an endorsement adding the Equipment and Products extension.

Although this facility is not necessarily the most competitive way to insure contents we consider it important to provide the option for those clients that may require it.

The cover provided is for 'All Risks' based on the sum insured nominated and subject to an unspecified item single article limit of £500.00. Any single item worth more must be individually specified.

#### **Main Policy Exclusions:**

- a) the first £200 of each Claim.
- b) loss or damage by theft or any attempt thereat not involving entry to or exit from the Premises by forcible and violent means.
- c) any property otherwise insured.
- d) loss or damage arising from wear and tear or from any process of cleaning, dyeing, restoring, adjusting or repairing.
- e) loss or damage arising from or attributable to the action of light or atmosphere, moths parasites, vermin, corrosion, dampness, marring, scratching, bruising or deterioration.
- f) loss or damage (other than by fire) to any machine or apparatus arising from mechanical or electrical breakdown or derangement or arising from adjustment, maintenance or repair.
- g) erasure or distortion of information on computer systems or their records.
- h) loss by official confiscation or detention.
- i) loss of or damage to money, documents, securities, motor vehicles, caravans, boats, cycles, household goods, sports equipment or contact or corneal lenses.
- j) loss or damage by theft from an unattended motor vehicle unless
  - i) it is securely locked at all points of access.
  - ii) in a saloon car all stock and equipment is kept in a locked boot.

- iii) in an estate car, van or hatchback all stock is concealed from view.
- iv) an anti-theft alarm is fitted and such alarm is in full and effective operation.
- v) stock and equipment is removed from any unattended motor vehicle outside Business hours and kept in the Insured's locked Premises or locked private dwelling house, unless the unattended vehicle is kept in a locked garage.
- vi) loss of or damage to any item exceeding £500 unless specified in the proposal.

**Insurers Minimum Security Warranty will apply.**

If you require further details regarding this cover, please contact us.