



Policy Objective	The purpose of this policy is to ensure that appropriate insurance coverage is in place to protect those volunteers who provide nationally approved St. John Ambulance programs and services.
Policy Statement	It is the policy of St. John Ambulance to provide comprehensive national liability and accident insurance coverage for all its volunteers.
Effective Date	April 2006
Applies To	All volunteers affiliated with St. John Ambulance

Policy Context

National insurance includes both a Commercial General Liability Policy and a Blanket Accident Insurance Policy. The national insurance policy provides liability insurance for all St. John Ambulance (SJA) volunteers while engaged in nationally approved SJA activities. This insurance covers volunteers for:

- a) liability
- b) court representation
- c) medical reimbursement (up to certain maximums)
- d) loss of hours of work (to a maximum limit per week)
- e) contraction of infectious diseases is covered if the disease is acquired from exposure while engaged by SJA (some restrictions apply).

Policy Requirements

1. Medical First Response Services—The national insurance policy covers Medical First Responders in any instance in which first aid assistance is provided.
2. Professional Health Care Personnel—The national insurance policy covers professional health care personnel (i.e. medical doctors, nurses and emergency medical personnel) while they are volunteering for SJA. However, the national insurance policy does not include any Professional Malpractice protection. This means that no matter what other qualifications a person may have, they must rely on their professional or personal liability insurance if they choose to exceed the mandate of SJA community services while volunteering as a member of SJA.



3. Therapy Dog Program—All Therapy Dog Program Members (Handlers) are covered under SJA’s liability and accident insurance. The dogs are covered under SJA’s liability insurance in the event they cause injury or damage while providing service.

If the dog is injured while on duty or traveling to or from an event, the owner is wholly responsible.

4. Youth Program—All Youth Program participants and Youth Leaders are covered under SJA’s liability and accident insurance. The national insurance policy includes coverage for all programs that are normally part of the SJA Youth Program (e.g. field trips, non-contact sports, camps).
5. Property—The national insurance policy does not provide coverage for property insurance. This is the responsibility of each local and/or Provincial/Territorial Office.

Responsibilities/Accountabilities

The National Office is responsible for:

- identifying a national insurance carrier and negotiating terms;
- administering the plan through the carrier;
- addressing questions and concerns about SJA insurance coverage coming from Provincial/Territorial Offices;
- gathering required statistical information (e.g. volunteer numbers);
- informing Provincial/Territorial Council offices of coverage details; and
- identifying potential claims to the insurance carrier;
- Collecting personal information of its members for the purpose of providing insurance coverage.

The Provincial/Territorial Council Offices are responsible for:

- administering the National Office plan;
- forwarding questions and concerns about SJA insurance coverage provided by volunteers;
- providing required statistical information (e.g. volunteer numbers) to the National Office;
- informing membership of coverage details; and,
- identifying potential claims to National Office.



Volunteer members are required to:

- ensure that their information is up to date and accurate;
- to assist their Provincial/Territorial and National Office in providing accurate records of incidents related to any claims.

Procedures

For detailed information on standardized insurance-related procedures, contact your local and/or Provincial/Territorial Office.

Policy Review

This policy will be reviewed at a minimum every three years and as required.