

INSURANCE

GENERAL

1. St. John Ambulance provides a comprehensive national insurance policy for **all** St. John volunteers.

SUMMARY OF COVERAGE

2. The national insurance policy includes both a Commercial General Liability Policy and a Blanket Accident Insurance Policy. This insurance covers all St. John Ambulance patient care providers, community care service providers, instructors, juniors, cadets, crusaders, other volunteers, as well as employees of St. John Ambulance.
3. The national insurance policy provides liability insurance for all volunteers of St. John Ambulance while on official St. John duties. This insurance covers volunteers for liability, court representation and loss of hours of work, if injured while on duty (up to \$400 per week). An official St. John duty is any duty or event approved by St. John Ambulance.

PATIENT CARE SERVICES

4. The national insurance policy covers patient care providers and instructors in any instance in which first aid assistance is provided. Brigade members performing patient care duties, with only Standard Level First Aid certification, are permitted to perform only supervised public duties. However, in the event of an emergency or if BTS-trained supervision is unavailable, an individual performing independent, unsupervised public services is still covered by the national insurance policy, regardless of their level of qualification.

PROFESSIONAL MEDICAL PERSONNEL

5. The national insurance policy covers professional medical personnel (i.e. doctors, nurses and emergency medical personnel) while they are volunteering for St. John Ambulance. 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 St. John Ambulance community services while volunteering as a member of St. John Ambulance.

THERAPY DOG PROGRAM

6. All volunteer dog handlers are covered under St. John Ambulance's liability and accident insurance. The dogs are covered under St. John Ambulance's liability insurance in case they cause an injury or damage while on duty. If the dog is injured while on duty, the owner is wholly responsible for expenses.

PROPERTY

7. The national insurance policy does not provide coverage for property insurance. This must be arranged separately by each Council.

FIRST AID CERTIFICATION AND LIABILITY INSURANCE

8. In addition to insurance for members of St. John Ambulance, the national insurance policy provides general liability insurance for possible claims that may result from giving first aid, for any individual with certification in one of the following St. John Ambulance courses:
 - a. Standard Level First Aid
 - b. Emergency Level First Aid
 - c. Advanced Level 1
 - d. Advanced Level 2

Certificates for each of these courses provide detailed information about the insurance coverage on their reverse.