



Insurance information for Red Cross Training Partners

Why do I need insurance?

Red Cross Training Partners must ensure they provide a safe and secure environment for the delivery of Canadian Red Cross programs. Related to this is the requirement that Training Partners obtain and provide proof of insurance coverage for their business. Should someone be injured during a course, insurance provides recourse for the injured person and protects the Training Partner from bearing the burden of loss, should they be held liable.

Who is liable in the event of an injury?

Liability resulting from actions attributed to a Training Partner resides with the Training Partner, not the Canadian Red Cross.

What sort of insurance do I need?

- ❑ A homeowners' insurance policy is **not** enough coverage for a business.
- ❑ Typically, a Training Partner will require a *commercial general liability policy* if operating from a business premises. As well, you should have *professional liability coverage*, which protects you from risks associated with the provision of insured services, wherever the alleged negligent act may occur.
- ❑ Discuss the exact nature and location of your business with your insurance agent.
- ❑ Sample of the type of coverage you need (deductibles will vary and may have limits on the gross revenues):
 - Commercial General liability \$2,000,000
 - Error and Omissions
 - Property floater (optional)
 - Other items (optional)
- ❑ You will be required to name Red Cross as "additional insured"

Do Instructors need insurance coverage for teaching?

A Training Partner may request its insurance agent to cover employed Instructors under the Training Partner policy as "named insured." Whenever a Training Partner's policy does not cover Instructors, the Instructor should arrange for separate coverage. Training Partners should verify whether the Instructors they hire have their own coverage.

Where can I get the insurance I need?

There are several policies available through different insurance brokers. Red Cross does not endorse any of the insurance providers, but offers the information as a resource to those investigating insurance. Those interested should check the policy for what is covered and how it fits with the business (equipment, employees, vehicles, etc). Many of the policies are for single individuals operating as a business and do not cover facilities or employees of the business. Prices and coverage vary.

List of Insurance Providers (Alphabetical Order)

Hendry, Swinton, McKenzie Insurance Services Inc.

Offering reasonable Canadian Red Cross **First Aid** Instructor and Instructor Trainer packages with optional AED training coverage (additional premium).

Contact: Lynn York - 250-940-9414 or LYork@HSMinsurance.com

Adrian Stoddart - 250-940-9413 or ASToddart@HSMinsurance.com

Web: www.hsminsurance.com/first-aid-programs

Coverage not available in Ontario and Quebec

McFarlan Rowlands Insurance Brokers Inc.

“One Stop Insurance Shopping” . Our program provides **all** insurance needs of the Red Cross Training Partner by providing General Liability, Professional Liability as well as coverage for contents and equipment. Policies can include courses related to workplace safety, safety consulting as well as first aid at special events. Our swim instruction insurance also includes seasonal **Backyard Pool Instruction** at a reduced rate. All policies include “**Abuse Limited Defense Expenses Coverage**”. “**Cyber Liability**” coverage is also now available.

Email: safetyinstructors@mcfrc.ca

Web: www.mcfrc.ca

South Western Insurance Group

South Western Group has developed a policy for **First Aid** Training Partners and for those offering **Backyard pool** programs. Any insurance broker can provide the policies developed by South Western Group, so please contact your broker for this information. Insurance policy is listed as “CPR, First Aid & Swimming Instruction Liability”.

Contact: Bill Villett

Tel: 1-800-668-4275 Ext 40034

Email: bill.villett@swgins.com

Web: www.swgins.com

Stevenson and Hunt Insurance Brokers, part of Arthur J. Gallagher Canada Limited

Stevenson and Hunt Insurance Brokers has developed a comprehensive Commercial Insurance Program for Red Cross Training Partners. The program provides coverage options tailored to address the specific insurance needs of **First Aid and Water Safety** Training Partners, with competitive annual premiums. Training Partners are now able to apply for insurance and pay over a secure website, increasing the speed in which they obtain their coverage.

For more information please contact:

1-800-265-5956 ext.3530

Email: redcross@sthunt.com

Web: www.sthunt.com/redcross