



HEART START

INSURANCE POLICY COVER

Introduction

This document gives you information on the two insurance policies taken out by the British Heart Foundation (BHF) for your Heartstart scheme. The premiums are paid by the BHF.

Public liability and personal accident cover are provided. No insurance is provided by the BHF for loss or damage to your scheme's equipment or property. Insurance for this must be arranged and paid for by your scheme.

If you need any more information please contact us.

Public liability insurance

Cover

Legal liability to third parties for accidental loss of or damage to property or for death, injury, illness or disease, arising out of the training of groups of people in emergency life support techniques but excluding liability arising from goods sold or supplied.

Insured persons

The policy indemnifies Heartstart instructors and trainers.

Limit(s) of indemnity

Any one accident – Unlimited in the period £5,000,000

Cover extension

Cover extends to include liability in connection with or arising out of treatment as below:

Cover is extended, where personal injury has not occurred, to provide indemnity against legal liability in respect of claims for breach of professional duty consequent upon any neglect error or omission in providing advice treatment in the course of emergency life support training.

Main exclusions

- Loss or damage to any equipment.
- Losses due to date recognition failure.
- Terrorism.

Other information

This policy indemnifies the British Heart Foundation/Heartstart and its scheme's members only in respect of legal liability. The coverage does not extend to provide an indemnity to individual attendees. If one attendee negligently injures another attendee, the British Heart Foundation/Heartstart and its scheme members will be indemnified but not the negligent attendee (such cover to indemnify individual attendees should be provided under the personal liability section in their household policy).

Personal accident insurance for Heartstart scheme instructors/trainers

Cover

Accidental death or bodily injury sustained by the insured person(s) during the operative time.

Insured person(s)

Instructors and trainers.

Operative time

While on the business of Heartstart only, including travel to and from training sessions.

Benefits

Death occurring within 24 calendar months of accident	£25,000
Permanent loss or loss of use of one or more limbs or eyes	£25,000
Permanent total disablement from occupation	£25,000*
Temporary total disablement (weekly payment up to a maximum of 104 weeks). Maximum benefit payable	£250**

Excess(es)

For temporary total disablement benefit the first two weeks of disability is excluded by insurers.

Geographical

Great Britain, Northern Ireland, Channel Islands and Isle of Man.

Age limits

No benefit is payable for any Scheme Instructor/trainer aged under 18 or over 75 years of age.

Main exclusions

No insurance cover is provided in respect of the resuscitation training manikins and all other equipment which the scheme possesses. If cover is required, all affiliated schemes must arrange this themselves, outside BHF arrangements.

Please also note that you may need, in addition, to extend this separately arranged insurance to include this property when used by other associated organisation(s).

* Unable to work in any gainful employment for which you are fitted by way of training, education or employment.

** The weekly benefit will be no more than 75% of gross weekly earnings only but subject to a maximum weekly payment of £250.

Incident/accident reporting

In the event of an incident/accident please complete the attached form and forward within 24 hours to:

Insurance Coordinator

British Heart Foundation
Greater London House
180 Hampstead Road
London NW1 7AW

Our insurers require that you keep a full record of any incident/accident in case a claim is made at any time in the future.

It's of the utmost importance that you keep records of any incident/accident that happens at Heartstart courses or activities. These include accident books, reports and photographs of the site of the incident/accident.

Insurance claims

Any claims should be made by the claimant, in writing, to the Insurance Coordinator.

Unless the incident/accident report form overleaf has already been sent to the BHF Insurance Coordinator, it should be included with the claim.

Any third party claimant's solicitor's correspondence received should be passed to the Insurance Coordinator immediately, without an acknowledgement to the solicitor. Apart from sending the letter from the claimant to the Insurance Coordinator, you will **not** be required to deal directly with them for any other aspect of the claim. We will deal with everything else on your behalf.

Please remember: Under no circumstances should you admit liability to a claimant or anyone acting on their behalf. Furthermore, do not enter into discussions or correspondence with the claimant, or anyone acting on their behalf.

Heartstart scheme incident/accident report form

The instructor should fill in this form immediately the incident/accident has happened. It must be signed by both the injured person and the instructor. Please complete this form in typescript or block capitals. Then send it (not a photocopy) with any supporting information to the address at the end of this form within 24 hours of the incident/accident.

Name of Heartstart scheme

Part A – About the injured person

Name

Address

Postcode

Phone (home)

Phone (business)

Gender

Male/female (delete as appropriate)

Date of birth

Name and address of parent or guardian (if under 16 years)

Occupation

Address of employer

Part B – About the incident

Date of incident

Name of instructor

Address of training venue where the incident happened

Names, addresses and contact telephone numbers of any witnesses to the incident

How did the injury occur?

Please give as much detail as you can. Provide a sketch of the incident if appropriate.

Please continue on a separate sheet if necessary.

