

# Insurance Background Information for Red Cross Training Partners



## Why do I need insurance?

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
  - Errors & Omissions \$ 2,000,000
  - Property floater (optional)
  - Other items (optional)

**Please note:** *Training Partners shall, by certificate or otherwise, name CRC as an additional insured on the applicable insurance policies. The Training Partner shall provide satisfactory evidence of its insurance upon CRC's request.*

## 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.

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### 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 below 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.

### Marsh Insurance

As one of Canada's largest risk management and insurance providers, Marsh supports many of the businesses that power our communities across Canada. Our size, experience and expertise allow us to develop insurance solutions and risk management advice that is tailored to your growing business.

Website: <https://www.marsh.com/ca/en/contact-us/office-locator.html>

### Hendry, Swinton, McKenzie Insurance Services Inc., Victoria, BC

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

Contact: 1-888-443-3483 or 250-388-5555

*NOTE: the toll-free number does not work outside of BC.*

### McFarlan Rowlands Insurance Brokers Inc.

McFarlan Rowlands has developed a program to meet the needs of the Red Cross Provider at a *reasonable* cost. The program provides coverage for all courses taught under the National Red Cross First Aid, CPR Programs as well as others, including Backyard swimming instruction. For more information, please contact us:

By Email: [safetyinstructors@mcfrc.ca](mailto:safetyinstructors@mcfrc.ca)

By Phone: 888-734-8888

Or visit our website: [www.mcfarlanrowlands.com](http://www.mcfarlanrowlands.com)