



British Heart  
Foundation

# HEARTSTART

Training a nation  
of life savers

# INSURANCE POLICY COVER

**The British Heart Foundation (BHF) has public liability insurance that extends its legal liability to include Heartstart activities, as well as having personal accident insurance to cover Heartstart Instructors, Trainers and Coordinators while working on behalf of Heartstart schemes.**

**No insurance is provided by the BHF for loss or damage to your schemes equipment or property. For this to be covered, separate insurance will need to be arranged and paid for by your scheme.**

If you need any more information please contact us at [heartstart@bhf.org.uk](mailto:heartstart@bhf.org.uk)

## Public liability insurance

This policy provides compensation for Heartstart's Instructors', Trainers' and Coordinators' **legal liability** to the public for accidental loss or damage to property or for death, injury, illness or disease arising out of the training of groups of people in life saving skills techniques but excluding liability arising from goods sold or supplied. The limit of indemnity is £10,000,000 for any one incident.

### Definition of legal liability

This type of liability arises from one person injuring another person or damaging their property, **negligently**. Legal liability can only be decided by the courts although settlement can be made outside of court by mutual agreement.

### Cover extension

Cover is extended where personal injury has not occurred, to provide indemnity for Heartstart and its Instructors, Trainers and Coordinators for their legal liability in respect of claims for breach of professional duty consequent upon any neglect, error or omission in providing advice in the course of life saving skills training.

### Main exclusions

- Loss or damage to any scheme equipment or property
- Losses arising from motor vehicles

### Other information

The policy does not provide an indemnity to individual attendees of Heartstart. Cover is usually found under the personal liability section in their personal household policy.

## Personal accident insurance for Heartstart Scheme Instructors, Trainers and Coordinators

This policy provides cover for accidental death or specified bodily injury sustained by Heartstart Instructors, Trainers and Coordinators during the operative time.

### Operative time

While on the business of Heartstart only, including travel to and from training sessions in Great Britain, Northern Ireland, Channel Islands and the Isle of Man.

### Benefits

**Death** occurring within 24 calendar months of an accident  
£25,000

**Permanent loss or loss of use of one or more limbs or eyes**  
£25,000

**Permanent total disablement** from occupation (age 16–74 years only)  
£25,000\*

**Temporary total disablement** from occupation (age 16–74 years only)  
£250 weekly\*\*

### Excess

For Temporary total disablement benefit, the first two weeks of disability is excluded by Insurers.

### Incident or accident reporting

In the event of an accident or incident it is of utmost importance that you keep records. These should include accident books, witness names, addresses and telephone numbers, and photographs of the site of the incident.

Please contact the **Insurance Coordinator**, British Heart Foundation, Greater London House, 180 Hampstead Road, London, NW1 7AW and provide full details within 24 hours of the incident/accident.

**Please remember that under no circumstances should you admit liability and do not enter into any communication with the claimant, or anyone acting on their behalf.**

\* Unable to work in any gainful employment for which you are fitted by way of training, education or employment  
\*\* Or 75% of weekly gross salary, whichever is less. Weekly payment up to a maximum of 104 weeks