

Insurance coverage for Lifesaving Society Affiliates and Instructors offering certification in the Society's First Aid Program.



For over 30 years, Cowan has been dedicated to developing in-depth expertise for a wide variety of industries, creating customized risk management and insurance solutions that are tailored to meet the challenges your business can face every day.

Cowan Insurance Group® has partnered with Victor Canada to develop a customized liability program for affiliates and certified instructors running Lifesaving Society's suite of First Aid programs.



Insurance coverage for Instructors of the Lifesaving Society First Aid Program.

The program provides instructors with coverage for two lines of liability:

Errors and Omissions Liability

- ▶ Claims Made and Reported Form
- ▶ Liability coverage resulting from errors, omissions, or negligent acts in the rendering of insured services (Resuscitation and First Aid Training)
- ▶ Up-to \$5M per Claim and Annual Aggregate
- ▶ \$0 Deductible
Including:
 - Public relations management expenses up to \$10,000
 - Legal Expenses for disciplinary action up to \$25,000
 - Telephone Legal Helpline Services
 - Penal Defense reimbursement of \$25,000 per member
 - Intellectual Property Infringement \$250,000

Commercial General Liability

- ▶ Occurrence Form
- ▶ Liability for bodily injury or property damage allegations
- ▶ Up-to \$5M per occurrence and Annual Aggregate
- ▶ \$1,000 Deductible
Including:
 - Personal and Advertising liability
 - Medical Payments \$5,000 per person and \$25,000 per accident
 - Tenants' Legal Liability \$500,000
 - Non-Owned Auto Liability \$1,000,000

continued...



**Cost: \$200 to \$450 annually
depending coverage chosen**

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[https://cowangroup.ca/
resuscitation-instructor-insurance](https://cowangroup.ca/resuscitation-instructor-insurance)



A leading Canadian-owned, independent insurance brokerage and consulting firm with over 600 employees in 9 locations across Canada, Cowan Insurance Group® helps clients strategically manage their financial and insurance risk by focusing on what clients care about.

Visit:

<https://www.cowangroup.ca/home/about/>



Victor Insurance is committed to empowering brokers, their clients and direct consumers through innovation and a nimble, change-oriented business philosophy. Our enhanced technology solutions are driven by these core values, while we also remain focused on traditional insurance services to support brokers and clients across all industries with specialized underwriting expertise.

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