

Professional Liability Insurance Requirement

CPR AED and Safety Education (CASE) requires all instructors to have coverage by a professional liability insurance policy for teaching CPR. This insurance is also referred to as “errors and omissions” insurance. In effect, it is malpractice insurance for instructors. At the end of this document is an article that explains why you need coverage. CASE has this requirement to keep our own liability exposure limited and to keep our insurance costs down. This requirement may be met in one of two ways.

1. An organization or employer that you are teaching for may extend their umbrella liability coverage to you while teaching for the organization or employer. However, this coverage will only be effective if you teach for that entity. If you choose to teach any other class(s) outside of that entity, then you will need personal coverage or coverage from the second entity that you are teaching for.

If you fall into this category, you will need to obtain a letter from an officer of the entity stating that you are covered. The letter must be on company letterhead, must name you specifically and it must state that you are approved to teach CPR as an employee or agent of the organization. You will not need to update this annually as long as your relationship with the organization does not change.

Warning: If you elect to subjugate your coverage to your employer, you put yourself at a risk. Technically, you are covered but the policy is owned by your employer. Lawyers and insurance adjustors work for your employer and are bound to do what is in the best interest of your employer. If that interest conflicts with your own best interest, it may leave you exposed financially.

2. The second method is for you to obtain your own policy. There many different insurance companies that offer professional liability insurance. We do not refer instructors to a specific company. However, if you do an internet search for “cpr professional liability insurance”, there will be several different links to some companies. We recommend getting a quote for 2 or three to see that you get the best deal. Your coverage should be \$1,000,000 per incident and \$3,000,000 aggregate.

CASE will require a copy of your certificate of insurance stating your coverage (prof. liability to teach CPR), your name as being covered, and the time period of the policy. If you have your policy as a rider to your primary coverage, you should send us the associated documents stating that you are covered to teach CPR. As you renew your policy annually, you will be required to send us your updated certificate.

TIP: Are you a healthcare care professional (nurse, EMT, dentist, physician, trainer, health educator, etc), a teacher, lifeguard, law enforcement, security professional, or instructor of a profession that could include CPR? If so, you may want to consider obtaining coverage for your primary occupation. You generally can then add teaching CPR as a rider with little to no additional cost. You then get more value for your money.

Instructors must have continuous coverage. Any lapse in coverage will cause instructors to be unaffiliated with the CASE Training Center. When you are covered by your employer/organization, if you are separate from that entity, then you must obtain new coverage immediately or you will also be subject to disaffiliation.