



HEALTH

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Helpful Info

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Why CPR Trainers and Health & Safety Educators Need Professional Liability Insurance

Lockton Affinity has partnered with an outstanding group of professional organizations to create Professional Liability Insurance programs for their members. One of these organizations is the Health & Safety Institute, known as

HSI. HSI is a world leader in emergency response, care and safety training and has achieved some astounding success in their 36 year history. They've partnered with more than 20,000 approved training centers, which have authorized more than 200,000 health and safety educators who have successfully certified nearly 23 million emergency care providers in the U.S. and around the world. Their commitment to ensuring effective, efficient and quality emergency response care for our communities is remarkable.

The Health & Safety Institute includes a family of brands that are each focused on an exclusive area of emergency response care training and education: American Safety & Health Institute (ASHI), MEDIC First Aid, 24-7 EMS, 24-7 Fire, EMP Canada and Summit Training Source.

Lockton's partnership with HSI began in 2004 as HSI looked to provide an easily accessible means for their authorized trainers and educators to purchase their Professional Liability Insurance.

Most safety and health trainers and educators understand the need for Professional Liability Insurance, but unless it's required by an employer or training center, many opt not to purchase the coverage. When adhering to a formal training curriculum such as those from HSI, it's natural to



be confident in the instruction you provide.

However, you are more vulnerable than you may think. Your instruction can be blamed if something goes wrong in the care given by someone that you personally trained and/or certified. Even though you followed every protocol when teaching life-saving techniques, in the unfortunate circumstance that a first-aid procedure or technique causes further injury or death when applied, you could be accused of negligence—whether or not it’s justifiable.

Anyone who interacts with others as a professional in an educational or clinical environment needs Professional Liability Insurance—especially in high-risk environments such as emergency response and safety training. Professional Liability Insurance is a safeguard against the damaging personal effects an allegation and subsequent lawsuit can cause. The fallout from such a situation may include not only financial havoc but damage to your reputation as well.

The level of protection that a Professional Liability Insurance policy through the HSI-endorsed program affords is second to none, and it is available at affordable rates. A full-time, employed CPR trainer or Health and Safety Educator can get a policy with a \$1,000,000/\$3,000,000 policy limit for just \$70 per year! When compared to the high cost of managing and defending a liability claim against you, the reasonable price of liability coverage is money well spent.

We’re delighted to offer a benefit to HSI trainers and educators that aligns with HSI’s vision to provide easy resources for today’s safety trainers. Learn more about our [HSI-endorsed Professional Liability Insurance program](#) and other [helpful tips](#) for protecting your career.

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