

Insurance for Members of the Heart & Stroke Resuscitation Instructor 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 custom liability program exclusively for Heart & Stroke Resuscitation Program instructors in good standing while providing training of Heart & Stroke accredited Resuscitation and First Aid courses.



Insurance Program Coverage Exclusively for Members of the Heart & Stroke Resuscitation Instructor 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)
- ▶ \$1,000,000 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
- ▶ \$2,000,000 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 annually
per instructor plus tax**

Cowan Insurance Group
705 Fountain Street North,
Cambridge, ON
N1R 5T2

Telephone: 519-650-6360
Facsimile: 519-650-6366
Toll Free: 866-912-6926
resuscitation.reanimation@cowangroup.ca



A leading Canadian-owned, independent insurance brokerage and consulting firm with over 500 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.

Visit:

<https://www.victorinsurance.ca/en/aboutus/whoweare.html>



We care about what you care about
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