



DID YOU KNOW?

AN INFORMATION SHEET FOR ST. JOHN AMBULANCE MEMBERS

DID YOU KNOW that as a not-for-profit organization, one of St. John Ambulance's most valuable resources, volunteers, could also pose a potential risk?

Organizations are liable for the actions of volunteers acting on their behalf – just as they are for the actions of paid employees performing work-related duties.

SJA's national insurance policy with Aon Reed Stenhouse Inc. and Aon Consulting covers all volunteers for both accident and liability insurance, subject to the policies' terms and conditions.

As a volunteer, you are covered for:

- Personal liability
- Court representation
- Specified medical benefits required as a result of an accident
- Limited compensation for loss of work if injured on duty

For Lawsuits:

- Volunteer's homeowner's insurance is backed by SJA National Insurance (standard in the industry)

For Dogs:

- As personal property, dogs are not under SJA national insurance, as it does not cover personal property.

FREQUENTLY ASKED QUESTIONS

If a Loss Occurs, Who is Responsible, the Volunteer or SJA?

A volunteer owes a personal *duty of care* to anyone who could be injured by the volunteer's actions, provided such injury is reasonably foreseeable. This is the duty that every individual owes to others in our society. However, SJA is *also* responsible for the volunteer's conduct. Even if SJA is not directly at fault in the situation that has caused the loss or injury at issue, SJA is responsible, just as if it had been directly involved. While it is true that SJA bears this responsibility only if a volunteer has acted within the scope of the duties assigned, Canadian courts may broadly interpret the scope of a volunteer's duties. As with paid employees, SJA cannot use "waivers of liability" from volunteers to abdicate their responsibility to them if injured in the course of their assigned work.

I am a volunteer with SJA. Am I covered for general liability?

Yes. When you are representing or acting on behalf of SJA and are working within the scope of your duties, you are covered for bodily injury or property damage to third parties if you are found to be legally liable, subject to policy terms and conditions.



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What if I have an accident in my own car while driving on SJA business? Your own automobile insurance policy will be the first to respond to a claim. SJA's insurance coverage will not respond unless SJA is named in a lawsuit and found to be legally liable. If you use your own vehicle to do a lot of volunteer driving for SJA (or any other volunteer group), you may want to consider higher limits.

What happens to SJA's Insurance Coverage if I don't report incidents promptly? If you don't call your insurers immediately after a liability incident, you may end up paying more in the end if it becomes a claim. SJA's premiums may go up and/or SJA's coverage may be denied if it turns into a claim, and settlement will come right out of SJA's pocket. Don't let this happen to you. Reporting costs nothing. The insurer is there to help you. But it's your responsibility to help the insurer.

For more detailed explanations, please access the **SJA Intranet** site under *Insurance*