



## **EHS MFR Services Insurance Information**

### **January 26, 2010**

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There have been previous mail outs distributed to EHS Medical First Responders and registered paramedics alike regarding insurance coverage in “the course of their duties”; however, it appears that there are still be questions with regard to what this coverage includes. “The course of your duties as a medical first responder,” as outlined by the insurance provider for EHS, includes any instance to which you are notified to respond by the EHS Medical Communication Centre. This coverage is also applied to circumstances which you would suddenly witness, such as a cardiac arrest in a public place, a motor vehicle collision (MVC), etc. In such cases, you would provide care and notify 9-1-1 for a request for EHS ambulance service.

#### Our EHS insurer states:

- *The insurance provided by EHS for EHS Registered Medical First Responders is for Errors & Omissions (each claim to a maximum of \$2,000,000.00). This insurance would only be available providing the EHS Registered MFR responded to a call at the request of the EHS Medical Communications Centre. Should an MFR provide medical assistance outside the scope of practice of an EHS MFR, there would be no Errors & Omissions insurance available.*

**The following are a few questions and answers pertaining to enquiries we have received which may be helpful information to your MFR Agency:**

**What if there is a dance at the fire hall where someone collapsed and required CPR and defibrillation?**

*Answer:* You would assist. Call 9-1-1, follow the ABCs, and apply early CPR and defibrillation if necessary. AED is no longer a “delegated medical act”.

**What if I arrive at the scene of a motor vehicle collision?**

*Answer:* You would be fine to assist with basic first aid care, as this is covered under Section 3 of the Nova Scotia Volunteer Services (“Good Samaritan”) Act.

**What if our department covers a motocross race/rally that has high potential for injury?**

*Answer:* You would not be covered under the EHS insurance policy. We recommend that you consider additional insurance coverage for your own protection. Under the Nova Scotia Volunteer Services (“Good Samaritan”) Act you would be covered in providing basic first aid care only.

What if there was a mass community event and our MFR agency was asked to cover the event for medical first response and/or first aid?

*Answer:* You should fill out an event form and send to EHS MFR Services at least ten (10) business days prior to the event. The event will be reviewed by the EHS Regional Manager, Director of Operations, and the EHS Provincial Medical Director. You will be notified in writing, within five (5) business days of the event, informing you if the event is approved or denied by EHS for coverage under the EHS MFR insurance policy.

We hope the above questions and answers are helpful in clarifying information pertaining to the EHS insurance policy. However, if you have any questions or concerns, please contact us as soon as possible.

Yours truly,

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