

# Insurance for Community Public Access Defibrillators (cPAD)

If your community organisation is thinking of installing a cPAD then don't forget to insure your new equipment. Prior to purchasing your defibrillator and cabinet you should contact your insurer to confirm the Public Liability section will provide cover. The Public Liability section covers the policyholder if the defibrillator or cabinet causes injury to a third parties property. Once this has been confirmed you should ask for the quotation to add cover for the defibrillator and the cabinet and cover should include Theft and Accidental Damage cover. The insurer will need to know the full replacement sum insured.

In some cases there will be a minimal charge for this equipment to be added and some insurers wont charge you any extra.

Also, a risk assessment should be carried out, possibly noting, if appropriate uneven surfaces. The risk assessment should be reviewed annually or if something has changed.

Once the item is purchased the it should be noted on the asset register and included in the Councils inspection regime.

If you don't have insurance in place please contact us and we will direct you to an insurance company that can provide cover.

For more information contact us on 0370 850 1186  
or visit [www.defibwarehouse.co.uk](http://www.defibwarehouse.co.uk)

