



Ref: FOI/2273

27 July 2017

Ambulance Service Headquarters

Waterfront Business Park

Waterfront Way

Brierley Hill

DY5 1LX

Tel: 01384 215555

Website: www.wmas.nhs.uk

request-417576-a4956e3b@whatdotheyknow.com

Dear Ms Bates

REQUEST UNDER THE FREEDOM OF INFORMATION ACT 2000

Further to your enquiry, which we received on 11 July 2017, you requested the following information:

A. What is the maximum amount of insurance cover provided by West Midlands Ambulance Service NHS Foundation Trust for its front line staff, including volunteers, in the event of personal injury or accidental death whilst on duty?

B. With which insurance company is this cover arranged?

C. Please provide a link to the document which identifies and details the personal injury and accidental death insurance cover for volunteers, including Community First Responders, whilst they are responding to calls on behalf of West Midlands Ambulance Service NHS Foundation Trust.

Response

The Trust is a member of the NHSLA Liabilities to Third Party (LTPS) Scheme - certificate attached, which provides Personal Injury cover for all staff and authorised volunteers. The scheme has no limit for claims value.

In addition, the Trust has:

- cover for Personal Accident (Occupational Related Cover) for Accidental Death of employed Specialist Trained staff e.g. Air Crew (not pilots) with a limit of £100k, but all non-specialist staff are covered as well up to £25k.
- cover for all employees and CFRs involved in a Terrorist Incident with death and disablement benefits which are salary dependant.

We hope that this answers your request. If you are dissatisfied with our response you have the right to appeal in line with guidance from the Information Commissioner:

In the first instance you may write to the Chief Executive Officer of this Trust

- Mr A C Marsh
Regional Headquarters
Millennium Point
Waterfront Way
Brierley Hill
West Midlands
DY5 1LX
Tel: 01384 215555

The Chief Executive Officer will then appoint a nominated deputy to oversee and respond to the appeal with their approval.

If you are unhappy with the findings of the Panel you can then write to the Information Commissioner at:

- Information Commissioner's Office,
Wycliffe House,
Water Lane,
Wilmslow,
Cheshire.
SK9 5AF
Tel: 01625 545 700
Fax: 01625 524 510

If you require further clarification, please do not hesitate to contact us.

Yours sincerely

Lynsey Kumari
Freedom of Information Officer

CONFIRMATION OF SCHEME COVER**The NHS Litigation Authority Liabilities to Third Parties Scheme (LTPS)**

The NHS Litigation Authority is the administrator of the LTPS covering NHS organisations in England and confirms membership of the named organisation in accordance with the following details:

MEMBER:	West Midlands Ambulance Service NHS Trust
MEMBERSHIP NO:	T655
MEMBERSHIP PERIOD:	1st April 2017 to 31st March 2018

(1)	EMPLOYERS' LIABILITY	
Limit of Indemnity	Any One Occurrence	Unlimited
Excess	Each and Every Claim	£10,000
(2)	PUBLIC LIABILITY	
Limit of Indemnity	Any One Occurrence	Unlimited
Excess	Each and Every Claim	£3,000
(3)	PRODUCTS LIABILITY	
Limit of Indemnity	Any One Occurrence	Unlimited
Excess	Each and Every Claim	£3,000
(4)	PROFESSIONAL INDEMNITY	
Limit of Indemnity	Any One Occurrence	Unlimited
Excess	Each and Every Claim	£3,000

NOTES:

1. Indemnity is subject to the LTPS Membership Rules.
2. A General Principles Clause is included.
3. The LTPS relates to non-clinical liabilities only.

Signed



Steve Chahla
Head of Non-Clinical Claims

NHS Litigation Authority
2nd Floor
151 Buckingham Palace Road
London
SW1W 9SZ

Telephone: 020 7811 2700