

Supporting the rollout of defibrillators in schools

The Department for Education (DfE) is providing Automated External Defibrillators (AEDs or 'defibrillators') to state-funded schools in England where existing provision are not in place. By the end of the 2022/23 academic year, the DfE expects all schools in England to have access to an AED.

Schools are being encouraged to place this in their sports facility, as physical activity is linked to an increased likelihood of cardiac arrest. Where the sports facility is used by the local community, this can help increase the availability of the defibrillator so that more people can benefit from it.

The great news is that this initiative will help boost the number of accessible AEDs across England.

The DfE has produced guidance which can be accessed at <u>Automated External Defibrillators (AEDs) Guidance for schools (publishing.service.gov.uk)</u>.

This guidance contains details around the ordering, installation and maintenance of AEDs.

We would recommend that:

- AEDs should be visible and well signposted to alert people to their location.
- If an AEDs is located outdoors, it should be placed in a thermostatically controlled cabinet in a well-lit area. This ensures the cabinet has a consistent temperature, and the AED is kept at an optimum temperature.
- The completion of a risk assessment takes place around the placing of the AED. This risk assessment should include consideration of ability to timely deploy, security risks and health and safety of access.

The main risk posed in installing AEDs is primarily from theft and vandalism.

Insurance implications

Zurich Municipal are proud to support the rollout of defibrillators in schools.

From a property perspective, our policy would respond for those AEDs situated inside school buildings for normal perils such as fire. For those defibrillators mounted externally, we can also confirm our policy would also respond up to a limit of £2,000 with normal excess levels to be applied.

For external AEDs, we would expect suitable control measures, including the AED being kept in a secure cabinet in an appropriate area to deter theft in particular. This is in line with DfE guidance.

From a liability point of view (subject to the machines being maintained under the manufacturer's guidelines), we would cover schools under their Public Liability cover. We would recommend that schools should be advised that first aid training should be updated to include a section on using AEDs.

This approach should not be assumed to be universal for all insurance providers. If you are not insured with Zurich Municipal, we would recommend you speak with your risk and insurance provider to clarify the position. If you are a Local Authority school, we would also recommend you speak with your usual Local Authority contact.

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