

Zurich statement reads as follows:

*Our Public Liability policies are written on a very wide basis to protect our Insured's from as many risks as possible and as such in most policies there is no specific exclusion in our Public Liability policies regarding medical treatment. Where there is currently a treatment exclusion we would **not** regard this as applying to the medical treatment risk.*

However, we would not expect the business of our Insured's to include risks arising from either medical diagnosis or prescription of drugs.

We would expect to cover liability arising from the provision of medical treatment arising out of the following activities.

- i) first aid*
- ii) administration of prescribed and non prescribed drugs or medicines*

Some examples of the treatments that would be covered under our policies are:

- Use of EpiPens*
- Use of defibrillators*
- Injections*
- Dispensing prescribed and non prescribed medicines*
- Application of appliances such as splints etc.*
- Oral and topical medication*

Cover under our public liability policies applies to employees and volunteers and we would expect these individuals to have received appropriate training and to follow any directions given by a medical professional.

Cover applies to our Insured's normal business activities, it would not apply where medical treatment was provided in a professional capacity to other parties for a fee or under contract.