[Title first name surname]

[Organisation Name]

[Address]

[Date]

Dear [insurance company],

**Request to provide insurance cover for ‘Rescue Ready’ defibrillator cabinets**

I am writing to request that you update your insurance policy to provide cover for unlocked, ‘Rescue Ready’ cabinets containing automated external defibrillators (AEDs). At present, there is an alarming inconsistency in the industry’s approach when offering cover for ‘Rescue Ready’ cabinets in community settings. This is threatening many lives across the United Kingdom.

As guardian of a defibrillator, I am responsible for ensuring the device remains in a ready to rescue state at all times. My device is located within a community setting, and I know just how crucial a role this device plays in shortening the time ‘from collapse to first shock’ for the general public. At present, many insurance companies across the United Kingdom do not provide cover to defibrillators in ‘Rescue Ready’, unlocked cabinets.

[Evidence suggests](https://www.resus.org.uk/sites/default/files/2020-03/AED_Guide_2019-12-04.pdf) that, in spite of the widespread use of unlocked ‘Rescue Ready’ cabinets, instances of theft and vandalism of such defibrillators are rare. Please consider below the [consensus statement](https://www.resus.org.uk/sites/default/files/2020-03/AED_Guide_2019-12-04.pdf) written by the Resuscitation Council UK, and supported by the British Heart Foundation, on the importance of unlocked cabinets in saving lives:

***About Resuscitation Council UK***

[*Resuscitation Council UK*](https://www.resus.org.uk/) *(RCUK) is the Kitemark organisation for resuscitation in the UK. We are saving lives by developing guidelines, influencing policy, delivering courses, and supporting cutting-edge research. We are committed to giving people, across the UK, the skills to save a life – and having access to a defibrillator is essential in achieving this. We adopt a data-led approach to understanding the most effective defibrillator access and placement across the United Kingdom. That is why we are working with key partners to support* [*The Circuit*](https://www.thecircuit.uk/)*, to locate and register the UK’s estimated 100,000 defibrillators.*

***Resuscitation Council UK consensus statement on unlocked cabinets***

*Across the UK, survival from an OHCA remains low. One major reason so few people survive is that defibrillation is not provided quickly enough. The victim’s chance of survival falls by about 10% with every minute that defibrillation is delayed. The chance of survival from out-of-hospital cardiac arrest can be increased two-to-threefold by the immediate provision of bystander CPR and defibrillation.*

*The priority is to get a defibrillator and apply it to the person in cardiac arrest with an absolute minimum of delay. Unlocked cabinets allow immediate access to a defibrillator in a situation where seconds count. We recognise there is a concern at present that a defibrillator in an unlocked cabinet may be stolen or tampered with, making it unavailable or of no use to a person in cardiac arrest.*

*Ambulance service figures indicate that the incidence of defibrillator theft is generally very low. Locking a cabinet is no guarantee that a defibrillator will not be stolen, or vandalised, and lockable cabinets inevitably introduce delays in obtaining a defibrillator and applying it to a person in cardiac arrest. Locking a defibrillator in a cabinet also implies that it is sufficiently valuable to be worth stealing. Defibrillators cannot lawfully be sold without the relevant supporting documentation, rendering stolen devices extremely difficult to sell on.*

*A person who knows where the nearest public access defibrillator is and runs straight to the cabinet to fetch it (whilst other people call 999 and start CPR) will have to call 999 themselves before they can get the defibrillator and take it to where it is needed. This wastes valuable time in getting it to the person in cardiac arrest and requires an extra call to an ambulance service that must respond promptly to many other calls.*

*Other crime prevention measures may reduce the risk of theft and tampering with a public-access defibrillator.*

*These might include siting the cabinet in a public place that is covered by closed-circuit television surveillance, use of tracking devices in defibrillators, so that their removal from the cabinet is known about immediately and their whereabouts is traceable, or other clearly advertised measures that will discourage criminal interference.*

Considering the evidence shared within this letter, I would ask that you please review your insurance policy to extend cover for unlocked, ‘Rescue Ready’ cabinets, containing automated external defibrillators (AEDs). Making this change will increase the chances of saving more lives across the United Kingdom and will shorten the time ‘from collapse to first shock’ in community settings.

With best wishes,

[Title, first name, surname]