



## Public Liability Insurance & Employer's Liability Insurance

Looking for public liability insurance cover can be extremely time consuming and often very frustrating. At Ashburnham Insurance we aim to make the process of obtaining public liability insurance as simple as possible. We deal with several insurance specialists who are able to offer comprehensive insurance cover at extremely competitive rates. This type of insurance covers any awards of damages given to a member of the public because of an injury or damage to their property caused by you or your business. It also covers any related legal fees, costs and expenses. It is impossible to eliminate all risks if you are running a business. However, the law states that if you cause damage to someone or their property then you will have to pay the claim amount which, in the worst case scenario, could run to many millions of pounds. By taking out PL you are protecting your business against going bankrupt should the worst happen. The insurer will pay the claim and any legal fees. The knowledge that your business is protected will also give you the confidence to concentrate on the running of your business, rather than concerning yourself with "worst case scenarios". In a society where the first call after an accident happens is often to the solicitor rather than the hospital, public liability insurance is something a small business should take seriously. If you deal with the general public for example as a nurse, or a contractor and you are not covered by public liability insurance, included in your general business and buildings insurance then you are strongly advised to take action now.

Premiums depend on the type of business you run, your turnover and the number of employees you have. If you employ anybody in your business – even if they're part-time or casual staff – then you need employer's liability insurance. The cover protects you against claims from employees for accidents or sickness caused through work.

"EMPLOYEE" is usually defined as the following:

Any person under a contract of service or apprenticeship with the Insured including:

1. any labour master or any labour only subcontractor or any person supplied by them
2. any self employed person providing labour only
3. any person hired or borrowed by the Insured but in respect of any driver or operator of plant hired to the Insured only when the conditions of such hire so require
4. any person under a training or work experience scheme while working for the Insured in connection with the Business

The legal minimum cover is 5 million GBP, although the more usual limit of indemnity offered by insurers is 10 million GBP. You should display your employer's liability certificate in a prominent position in the workplace as you may need to produce it on demand. The subsequent huge increase in litigation, the emergence of 'ambulance chasers' encouraging the 'someone must pay' culture, record-breaking court awards and a whole raft of new liabilities undreamed of when the legislation was drafted, have all added to industry losses. As a result, employers liability cover has become increasingly expensive and, in some cases, impossible to obtain.