



When do I need employers' liability insurance?

Employers' liability insurance is one of the few business insurance policies that is **compulsory**.



What does this include?

- ✓ Full time
- ✓ Part time
- ✓ Unpaid work experience
- ✓ Internship
- ✓ Volunteers

What does this not include?

- ✓ Close relatives
- ✓ Friends

That are helping you run the business will not trigger the need to take out this insurance.



How much do I need?

The minimum amount you will need will depend on the size of your company.



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What happens if I don't get it?

If you **don't take out** employers' liability insurance when you're employing people, then you could **face a four figure fine** for **every day** that you don't get the cover put into place!

What does it cover?

Employers' liability insurance covers negligence claims made against you in the event of:



As an example, a factory worker who develops Asbestos poisoning decades after working for someone can take that person to court if they feel it was their fault and employers' liability would step in to cover that sort of case.

Keeping documents safe

It's important to keep all old policy documents safe and filed away, as you may need to rely on these if someone you employ today comes back to take you to court in twenty years time!