

DOES PUBLIC LIABILITY INSURANCE COVER PERSONAL INJURY?



PUBLIC LIABILITY INSURANCE

protects businesses against claims brought against them due to their business activities causing harm or detriment to a member of the public

What is Public Liability insurance?

Public Liability insurance is designed to **protect your business against claims made against you by members of the public** should they suffer any injury, damage or loss as a result of your business practices.

Does Public Liability insurance cover personal injury?



Public Liability insurance will cover personal injuries your business may have caused to a member of the public. **This includes clients, customers and passers-by.**



For a successful claim to be brought against you, **the claimant must be able to prove your business was at fault**, whether intentionally or not.



Generally, the claim must be brought **within 3 years** of the date of the incident.

How much does it cover?

The damages awarded will be **different in each case** and will depend on the **unique circumstances of the incident**, as well as taking into account the severity of the injury and its long term consequences, if applicable.

The amount your insurer will pay out will depend on the terms of your policy, but would usually range anywhere **between £1 million and £10 million.**



What kind of injuries are covered?

'Personal injury' covers a wide spectrum. Injuries inflicted onto a member of the public through your work practices **can range from minor to life threatening.** Public Liability insurance can also cover injuries that result in illnesses in direct relation to an incident and even death.



What would it cover in the event of an injury?

Personal injury claims normally include compensation for pain, suffering and/or loss of amenity, as well as expenses incurred such as medical bills and can take any relevant future expenses into account such as loss of earnings, rehabilitation costs etc.

What about injury to my employees?

Public Liability insurance only covers claims brought against your business by members of the public. **It does not cover personal injuries suffered by your employees** under your care. This would come under **Employers' Liability insurance** and, unlike Public Liability cover, is a legal requirement.



Personal injuries can be classed as **physical, psychological or both**

**DON'T LET AN UNEXPECTED INCIDENT
CATCH YOU OFF GUARD!**

