

HOW TO GET PUBLIC LIABILITY INSURANCE



PUBLIC LIABILITY INSURANCE

is designed to cover you against injury, damage or loss to a third party as a result of your business practices.

Cover is available at different levels dependent on the level of risk your trade poses to the public.

What do I need to get cover?

There are many factors to consider when you are looking to cover your business for Public Liability. When obtaining a quote from an insurer, you will usually be asked a series of questions about your business, including:

HOW RISKY YOUR BUSINESS IS

If you work with heights or dangerous equipment, for example - or if you have a lot of contact with the public - your business' risk level might be perceived as high

WHAT TYPE OF BUSINESS YOU HAVE

Do you work as a Sole Trader, a Partnership or as a Limited Liability Company and how long have you been operating?

WHAT TRADE YOU ARE IN

Which trade/s do you specialise in and where you operate geographically

THE SIZE OF YOUR BUSINESS

How large your business is, how many employees you may have and what your annual turnover is

How do I choose an insurer that's right for me?

 **Do your research.** Review sites such as **Trustpilot** and **Feefo** will give you a good indication as to the insurer's reputation and give you reliable insights into genuine customer experiences

 **Always ensure they are regulated by the Financial Conduct Authority (FCA).** This should be stated on their website and any printed material

 **Check the company's history and what they can offer you.** How long have they been operating? What trades do they typically cover?

 **Find out what customer support they can offer you.** Most insurers will be able to give you help and advice online, but it is always useful to know you can pick up the phone as well!



2. VISIT THEIR WEBSITE

The insurer's website should have a section specifically for you to get a quotation. It will ask you a series of questions related to your business and take you through step by step in order to get you the most accurate quote possible. Alternatively, there will usually be a telephone number for you to give them a call and an adviser can take you through the process and give you a quotation based on the information you provide them.

3. CHOOSE YOUR COVER

Once you are happy with your quote, you can usually choose when you want this to start and may also have the option of whether you wish to pay your premium annually or on a monthly basis. You may also have the option of additional cover, depending on your trade and business needs.



4. RELAX! YOU'RE COVERED!

You're officially covered - which means it's time to put the kettle on, sit back and put your feet up - until you need to get back to work that is!



YOU CAN BE COVERED FOR MORE THAN ONE TRADE



PEACE OF MIND IN JUST A FEW SIMPLE STEPS!

Sources

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