

WHAT IS PUBLIC LIABILITY INSURANCE?



PUBLIC LIABILITY INSURANCE

covers your business against any claim made by anyone not connected to the business where personal injury, death, loss or damage to property and/or possessions has been caused by activities associated with your business practices

Why would I need it?

If your business comes into contact with the general public, including contact with clients, either on the site of your business or off-site, if an accident happens you may be liable for covering:

- not only legal costs for yourself but for the claimant as well
- any medical bills in the event of an injury
- compensation for any loss of earnings incurred as a result of an incident
- compensation for any damage to property or possessions

Is cover really necessary?

While it is not a legal requirement for most businesses to have Public Liability insurance cover, it is still very important.

Consider the cost of cover for your peace of mind against the potential chance of a costly claim.

Who is entitled to make a claim?

Anyone could make a claim against your business if they incur loss, injury or damage as a result of your business practices, either on your business' premises or off-site - such as **clients, customers, contractors or even just a member of the public passing by**



A very common example of an incident where a public liability claim could be made against you are objects or surfaces that cause **slips, trips and falls**

37% of all reported incidents in the workplace are related to accidents involving slips, trips or falls



What else would be a factor?

- The type of business/industry you are in
- The size and location of your business
- Your business' turnover
- Your claims history and general Health and Safety record



Those industries that largely work with **heights** are often associated as having the highest levels of risk.

An estimated **50,000** people are injured by falling objects on construction sites alone each year

WHAT DOES IT NOT COVER?

It does not cover injury or accidents for your employees (this would come under **Employee Liability insurance**) or injury/loss due to negligence through mistakes made in your work (this would come under **Professional Indemnity insurance**)

There are over **85,000** public liability claims in **the UK** EACH YEAR

DID YOU KNOW?

The average settlement in **the UK** is **£13,500**

CAN YOU REALLY AFFORD NOT TO BE COVERED?

