

EMPLOYERS' LIABILITY INSURANCE



Employers' liability (EL) insurance is a legal requirement if you employ one or more people. Your household insurance **will not** cover this as standard.



This is funded from your Direct Payment. Your insurance must cover you for at least £5 million. Insurance that includes legal advice is recommended if your budget allows.



EL insurance protects you against the cost of compensation if an employee suffers injury or illness whilst working for you.



It is a legal requirement to display your EL insurance certificate in a prominent place where your employees have access to it.



The Health and Safety Executive (HSE) enforces the law on EL insurance. HSE inspectors carry out spot checks to ensure employers have valid insurance.



You can be fined £2500 every day you are not properly insured and £1000 if you do not display your EL certificate.

You can purchase EL insurance from one of the companies below, or you may wish to source your own provider.

Mark Bates Ltd

www.markbatesltd.com
01476 514478
he@markbatesltd.com

Fish Insurance

www.fishinsurance.co.uk
0333 331 3770
admin@fishinsurance.co.uk

Surewise

www.surewise.com
01268 200020
enquiries@surewise.com



01903 219482 (option 3)



advice@independentlives.org