

# EMPLOYERS' LIABILITY INSURANCE (WEST SUSSEX)



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.



The Council has commissioned **Surewise** to provide EL Insurance at competitive rates. Prices start from £43.47 per year, depending on your needs. Your Direct Payment agreement with the Council requires that your policy includes redundancy cover.

When your policy is due for renewal, or if your circumstances change, you can request a quote:

Online:

<https://www.surewise.com/direct-payments/?ac=westsussex>

Phone: 01268 200020 (quote "West Sussex")



**01903 219482 (option 3)**



**advice@independentlives.org**