

# Employers' Liability Insurance



## What is it?

Employers' liability insurance protects you by allowing you to meet the cost of any legal fees and compensation due to your employees if they are injured or become sick at work.

The minimum cover for a business is normally £5m although you might need a higher level of protection. A standard limit granted by insurers is £10m. We will advise you of the right amount to make sure that you are adequately covered.

## Who needs it?

You need Employers Liability cover if any of your employees are normally based in England, Scotland or Wales. You will also need Employers Liability cover if your employees are based abroad but spend 14 days continuously in Great Britain or 7 or more days on an offshore installation.

There are certain exceptions where this cover is not required, such as if all your employees are closely related to you (but this does not apply to limited companies), or for companies employing only their owner where that employee also owns 50% or more of the issued share capital in the company.

## What issues does it cover?

Typical issues include:

- Repetitive strain injury (RSI)
- Workplace stress
- Slips and trips
- Industrial deafness
- Asbestosis

## What does having Employers' Liability Insurance mean to you?

If an employee makes a claim against you, we will provide you with expert advice and support. If you are held liable for any injury or accident it will pay your legal and compensation fees, although you would still be liable to pay any punitive damages.

**T: 01438 350222**

**E: [info@rhgib.co.uk](mailto:info@rhgib.co.uk)**

**[www.rhgib.co.uk](http://www.rhgib.co.uk)**



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