

Public Liability Insurance



What is it?

Public Liability Insurance is a business cover designed to cover injury or damage compensation claims. Such claims are usually made by members of the public who come into contact with your business.

Indemnity limits are usually between £1m and £10m and we will advise you of the most appropriate limit for your business to ensure that, in the event of a claim, there isn't a gap in protection.

Who needs it?

Most businesses come into contact with the public during the course of their work, but there are some businesses that are especially at risk of claims, for example restaurants where a customer slips on a newly washed floor, or a salon that uses chemicals that causes damage to a customer's hair. If you are a consultant who visits client premises, or who has clients visit them at their own home, you will still need public liability insurance.

What does it cover?

- Injury compensation claims
- Property damage compensation claims
- Legal fees associated with claims against you

What does having Public Liability Insurance mean to you?

Accidents happen, and both you and the person who is harmed need to be protected in these situations. You can feel at ease, knowing that, should the worst happen, everyone is protected.

If you have public liability insurance cover in place, expert support will be on hand as soon as you notify us of a claim or potential claim. We will take care of every aspect of the claim, allowing you to get on with your everyday business.

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