



**uinsure**  
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Liability Insurance

# Protecting you and your business

## Employers Liability Insurance

Employer's liability insurance provides cover for any claims made against an employer by both its past and present employee's. This can include claims made for injury and illness which the employee believes is caused by the negligence of their employer.

It is a legal requirement, as an employer, that you have employers liability insurance and you must be insured for at least £5 million.

## Public Liability Insurance

You should consider taking out public liability insurance if customers visit you at your place of work, or you perform work at places of work owned by third parties

Public liability insurance covers a business if a customer or member of the public was to suffer a loss or injury as a result of its business activities.

## Professional Indemnity Insurance

Professional indemnity insurance (PI insurance for short) protects your business from claims arising from poor advice or making a mistake.

Your business may require professional indemnity insurance if:

- It gives advice to clients
- It provides a professional service
- It handles confidential information
- It uses copyrighted material or intellectual property belonging to others

**Please contact your financial adviser for a quote**