Liability Insurance



What is it?

Despite the very best of intentions, accidents can still happen in any business. Public and Product Liability Insurance protects you against claims for personal injury or damage to a third party.

What does it cover?

Today's businesses are exposed to an ever-growing list of legal liabilities. As increasing globalisation makes the world and legal systems more complex, so does the process of ensuring your liability policy is broad enough to pick up all of the legal liabilities you're potentially exposed to in the normal operation of your business.

Public Liability Insurance covers the cost of legal action and compensation claims made against your business if a third party is injured, or their property suffers damage whilst at your business premises or when you are working in their home, office or business.

Your policy can include coverage such as:

- Public Liability
- Products Liability
- Advertising Liabilities
- Care, Custody & Control Exposures.

Just as important as understanding what your business is covered for, is knowing what isn't covered. That means asking the right questions – something your Authorised Representative is ideally placed to do.