

A simple guide to Liability insurance

Protecting your business from claims is essential.

Liability insurance can provide cover for accidents, injuries or damage arising from your business activities, products or employees.

Let's break it down: Public, Products and Employers' Liability.

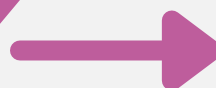


Public Liability

Public Liability (PL) insurance can cover claims made by third parties for injury or damage caused by your business activities, e.g.,

- A customer trips in your shop and gets injured
- Your team accidentally damages property while working at a client's site

Why you need it: PL is essential for businesses interacting with the public, clients or contractors.



Products Liability

Products Liability insurance can cover claims of injury or damage caused by products your business designs, manufactures or sells, e.g.,

- A product you sold causes injury to a customer
- A faulty item damages someone's property

Why you need it: Can protect your business against claims resulting from defective or harmful products.



Employers' Liability

Employers' Liability (EL) insurance is a legal requirement for most businesses in the UK. It can cover claims from employees who are injured or become ill due to their work, e.g.,

- An employee slips on a wet floor in your office
- A worker develops a repetitive strain injury caused by their role

Why you need it: Required by law and protects your team and your business.



Why is Liability insurance important?

- Legal requirement: Employers' Liability is mandatory in the UK for most businesses
- Financial protection: Can cover costly legal fees, compensation and damages
- Reputation management: Demonstrates your commitment to safety and responsibility



Tailored solutions from Pound Gates

At Pound Gates, we offer Liability insurance tailored to your business needs, whether you require Public, Products, Employers' or all three.

Let's discuss how we can help safeguard your business:

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The extent of cover provided will depend on the specific terms and conditions of your policy.