

## **Factsheet C16: Employers' liability insurance for employers**

This advice sheet provides information regarding insurance when you are employing your own staff. Please note this is not a legal interpretation of the Employers' Liability (Compulsory Insurance) Act and it has no legal status.

If you are employing staff, by law you are required to take out Employers' Liability Insurance. This may also be a specific requirement of your funding body (Norfolk County Council, NHS, etc.). Therefore, purchasing insurance is always strongly recommended even if you are funding your care yourself as the risks remain the same.

### **What is Employers' Liability Insurance?**

Employer's Liability Insurance covers you as an employer against claims made by your employees.

You are responsible for the health and safety of your employees while they are at work. Your employees may be injured at work, or they or your former employees may become ill as a result of their work while in your employment. They may try to claim compensation from you if they believe you are responsible. By having Employers' Liability Insurance, you will have a minimum level of insurance cover against any such claims.

### **What is Public Liability Insurance?**

Public Liability Insurance is different. It covers claims made against you (as the employer) by members of the public or other businesses, but not for claims made by employees. This is included as standard within the identified policies.



**Which insurance companies can sell me Employers' Liability Insurance?** You must use an authorised insurer. If you do not, you may be breaking the law. You should check your insurer is authorised before you take out Employers' Liability Insurance by telephoning the Insurance Directorate, HM Treasury, on 020 7215 0136.

### **What is available?**

Equal Lives can provide information on three insurance policies which have been identified for anyone employing staff in their own home. You will need to check that it offers you the cover that you require.

The three companies are Fish Insurance, Premier Care and Zurich Direct Care. All of these companies offer cover at basic and enhanced levels.

You can purchase the insurance using your Direct Payments, or your own monies. Norfolk County Council/NHS will always fund the basic level of cover from these companies. However, if you wish to purchase a higher level of cover from your Direct Payments this will need to be discussed and approved by your care assessor. Please consider your requirements carefully. Basic cover usually costs £60 - £80 annually. For further information or advice you can contact Equal Lives using one of the contact methods shown on the front page.

If you require further information or would like this factsheet in an alternative format you can contact us by calling: 01508 491210, by emailing: [info@equallives.org.uk](mailto:info@equallives.org.uk), or by writing to: Equal Lives, 15 Manor Farm Barns, Fox Road, Framingham Pigot, Norfolk, NR14 7PZ.

