

Dealing with insurers - things to remember when buying

- Most employers are required by law to hold **employer liability insurance** cover, to insure against liability for injury or disease to their employees arising out of their employment. To obtain a quote please visit the [employer liability insurance](#) section of this site
- Many businesses use **sub-contractors** within a project. You should always check that your sub-contractors have appropriate **employer liability insurance** before allowing them out on site
- Although not a legal requirement, many customers insist on you having [public liability](#) cover before allowing you to start the job
- Keep up to date with current [health & safety](#) issues by subscribing to our health & safety e-bulletins
- Evaluate your desired **start date**, you may wish to have the insurance start at the beginning of a particular project
- Check the **limit of indemnity** associated with the different insurance products. You must be insured for at least £5m for employer liability cover but in practice most insurers offer cover of at least £10m
- Some insurers charge very little difference in price for £1m or £2m of public liability cover
- Compare **like for like**. You will be offered 'optional covers' by some insurers, like tools, included in the policy, whereas other insurers will charge you an additional amount for this
- Decide the **level of excess** you want to go for. Excess is the amount you will have to pay of the claimed amount, so for example if you have a claim for £1000 and your excess is £500 you might only receive £500 back from the insurer
- Check **geographical extent** of the cover as some insurers won't cover companies that work outside of the EU
- Look at the **exclusions** as specific activities will be excluded by insurers
- You will need to **inform the insurer** about all aspects of your business particularly the number of employees you have
- If your business changes throughout the course of the year you will need to let your insurance provider know as the **nature and scope** of your business will affect the premium.



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