



PUBLIC, EMPLOYMENT & PRODUCTS LIABILITY INSURANCE

Why use Clickcover for your Liability Insurances?

If you are in business liability is typically the greatest exposure your company has for insurance. Whether it is a injury to one of your own employees or damage or injury you have caused to a third party, the potential claims cost can be considerable and therefore you need the right protection.

You may prefer to take out a commercial combined policy which can include your assets such as building, contents, stock etc but we are able to provide a combined liability policy should you prefer.

Covers will include :-

PUBLIC LIABILITY

This provides you with cover and protection against claims for which you would be legally liable for and brought to you by anyone (other than your employees) for bodily injury or loss or damage to property arising in the course of your business.

PRODUCT LIABILITY

This protects you against legal liability you may incur as a result of a product that you manufacture or supply is faulty or defective and causes loss or injury to a person or a business.

Eg manufacture of an article not finished properly leaving sharp edge which causes injury.

EMPLOYERS LIABILITY

This is legally required if you have employees (including Directors in a Ltd Company) The Insurance is to protect employers against claims for bodily harm or death brought to employees in the course of employment(this also includes injury by other employees, for whom the employer is liable).

A certificate has to be displayed in a place that all can see.