



TRADESMEN INSURANCE

Why use Clickcover for your Tradesmen Insurances?

Whether you're a plumber, decorator, electrician or builder you won't want to put your livelihood at risk. After all, one small mistake could jeopardize your ability to earn an income.

Tradesman Insurance protects you from such situations, giving you a really good deal: the comprehensive standard policy gives you up to £5 million Public Liability cover, with the option to add additional covers, allowing you to get precisely the insurance you want.

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.

TOOLS & EQUIPMENT

This provides all risks cover against damage to tools and equipment up to certain limits

As we have access to a substantial number of Insurers for this insurance product, we are not able to detail each individual Insurers policy. However, the attached key facts document is typical for this type of policy.