

Employers' liability insurance

Employers' liability insurance removes the stress and heavy expense related to settling a claim.

What is it?

Employers' liability insurance covers the third-party costs that a current or ex-employee is entitled to, should a work-related illness, injury or death befall them as a result of working for your business.

Why is it important?

Employers' liability insurance has been deemed important enough to be classed as a legal requirement for employers in the UK. Aside from the legal repercussions and hefty fines, not having employers' liability would leave you vulnerable to costs such as:

- ✓ Damages
- ✓ Compensation costs
- ✓ Legal fees

As well as worrying about expensive lawyers, the High Court has unlimited jurisdiction, meaning that there is no limit to the amount of money it can hand out in compensation for an employers' liability claim.

Find out more

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Why might you need it?

£2,500

the amount fined every day that you are not properly insured¹

£61

the average yearly cost of an employers' liability policy, per office-based employee²

50%

of SMEs are thought to be underinsured³

¹ Gov UK, ² Statista, ³ Insurance Times



Jack Briggs
NFP's employers' liability insurance expert