

Handy hints for Public Liability Insurance

Public liability insurance covers the cost of claims made by members of the public for incidents that occur in connection with business activities.

Public liability insurance is strongly recommended if your business works alongside the general public, including customers and clients. Despite risk assessments being in place, accidents do happen and no company wants to be in a vulnerable position with legal claims hanging over them.

If a customer or third party person was to injure themselves or have something damaged as a result of your business activities, your business could be held liable. This would mean that you would be responsible for paying the compensation claim along with the incurred legal expenses, medical expenses, repairs, loss of income and business disruption. As a business owner, you have a duty of care to ensure that members of the public are safe at all times to the best of your ability.



Public liability insurance is flexible and can be tailored to meet the individual needs of any business.



Common claims for public liability insurance are:

- *Accidents*
- *Slips or trips*
- *Disrepair*

Public liability insurance is not a legal requirement but is becoming a prerequisite to many contracts.

Therefore, having public liability insurance could give your business an improved competitive edge, enabling you to win new business and develop your customer base.

Head Office:
The Old Barn, Vicarage Farm Business Park
Winchester Road
Fair Oak, Hampshire
SO50 7HD

T: 0345 3080 988
W: www.gh-propertymanagement.co.uk

GH

Property Management