



YOUR GUIDE TO INSURANCE



It is a legal requirement that when you employ someone in the UK, you must have Employers' Liability Insurance in place.

As soon as you have recruited a PA, you will need to take out a suitable policy.

What is Employers' Liability Insurance?

This insurance will provide compensation and cover costs if your PA injures themselves during the course of working for you.

Claims for accident or injury can be very costly and, if a claim is brought against you, you may be liable not only for any compensation due but also for legal costs.

There are a number of companies specialising in this insurance for disabled people.

KCIL has negotiated a full cover package with Mark Bates Ltd

www.markbatesltd.com

For more information, contact KCIL on 020 8481 1446.

Your insurance policy with Mark Bates Ltd also covers:

Public Liability Insurance

Additional cover when members of the public or other visitors come to your home.

This insurance will cover the cost of compensation you are found liable to pay and your costs. This may be included in your Home Contents insurance.

Legal Expenses and Compensation Awards Insurance

To cover the legal costs in the unlikely event that you become involved in a dispute with your PA.

