



HERA INDEMNITY

Broker at **LLOYD'S**

Commercial Insurance

Public and Employers' Liability Insurance

Business premises that are visited by clients, suppliers and the general public, or if you are carrying out business at places of work owned by third parties, it is essential that you have Public Liability Insurance.

No one expects visitors to your office premises to be injured, but accidents do happen and if they are caused by something your business did or failed to do, the injured person may bring a claim against you for compensation or damages. The premium is based on turnover and the number of employees and the policy will meet your legal costs for defending such a claim.

If your business employs staff, including part-time staff, trainees or sub-contractors you are required to have this cover by law. Employers' Liability Insurance is usually set at £10 million and will give adequate cover should any employee be injured at work or by a former employee who became ill as a result of their work while in your employment.

This type of business insurance importantly will protect the employer as well as the employee. Many insurers will offer Public Liability and Employers' Liability as a group of policies along with your Professional Indemnity Insurance.

One of our brokers will call you back, give more details and send a quote -

- Request a Call Back from our Website
- Email us your existing completed form to enquiries@heraindemnity.co.uk
- Download our Proposal Form from our Website
- Telephone us **020 7062 4020**