

## **Public Liability Insurance**

If members of the public or customers come to your premises or you go to theirs, you should think about taking out public liability insurance.

### **What the insurance covers**

This type of insurance covers any awards of damages given to a member of the public because of an injury or damage to their property caused by you or your business. It also covers any related legal fees, costs and expenses.

Premiums depend on the type of business you run, your turnover and the number of employees you have.

### **Businesses who must take out the insurance**

If you work from home, and customers or members of the public visit you there, you may want to think about taking out public liability insurance. Some businesses are required to have public liability cover. You will also find that many of your customers or potential customers require proof of adequate insurance before they will allow you to work for them.

### **Talk to a professional**

There are many conditions, exclusions and warranties that can be applied to public liability policies. It is therefore important that you discuss with your insurance adviser any that are applicable to your policy.

For a free quotation contact Affinity Select Insurance Services Limited by post at Rams Cottage, Eastbourne Road, Lewes East Sussex BN8 6PS or by telephone on 0870 991 7777.

