



Getting the support you need

Insurance

Everyone who employs someone in the UK, must by law have an Employers' Liability Insurance policy in place. This means that when you've made the decision to use Direct Payments to employ a Personal Assistant, you'll need to take out a suitable policy.

What is Employers' Liability Insurance?

Employers' Liability Insurance will provide compensation and costs if your Personal Assistant injures themselves in the course of working for you. The policy also protects you if the Personal Assistant causes an accident or injury to someone else whilst they're in your employment.

It would protect you, for example, if your Personal Assistant:

- trips and falls down stairs whilst doing your housework and injures their back,
- has an accident whilst doing your shopping,
- hurts themselves whilst helping you get up from a chair.

Why do I need it?

Claims for accident or injury can be extremely costly and if a claim is successfully brought against you, you may be liable to pay legal costs as well as any compensation due.

Another important consideration is the peace of mind that having a policy in place can bring you. If an accident does happen, you can relax, knowing that your insurance company will handle everything for you. The policy will also cover you even if the claim against you isn't valid.

Choosing an Employers' Liability policy

There are a number of policies available specifically designed for people who employ others in their homes. SILC will be happy to help you choose the one that best suits your needs.

Do I need other insurance policies?

Although Employers' Liability is the only policy that you're required to have by law when you employ a Personal Assistant, there are other insurances that could provide useful protection for you and which you should consider. SILC can help you decide which one's right for you.

Home contents insurance

This is designed to protect the possessions in your home against loss or damage. The 'accidental damage' aspect of the policy can protect you if your Personal Assistant breaks or damages something belonging to you.

Public Liability Insurance

A Public Liability insurance policy can provide you with additional cover when members of the public or other visitors come to your home. It will protect you if a person is injured in the course of their visit (if they trip over a vacuum cleaner cable and twist their knee, for example).

The insurance will cover the cost of any compensation you are found liable to pay, as well as your costs. Many Home Contents insurance policies include this sort of cover so it is always worth checking if you have or are getting such a policy.

Legal Expenses Insurance

Although it's extremely unlikely, a dispute with your Personal Assistant could lead to them taking you to an Employment Tribunal. If this happens, taking on lawyers to defend your interests can be extremely costly. Legal Expenses insurance is designed to cover such costs. Often, an element of Legal Expenses insurance will be included as part of your Employers Liability insurance policy, so check this before you look for separate cover.

If you do find yourself in a dispute, talk to SILC before you take any action. We can also help you choose a suitable policy, if this is the best option for you.