



Employer Liability Insurance

When Employing a Personal Assistant

Employing someone yourself gives you responsibilities, one of these responsibilities is ensuring that you take out a suitable Employer Liability Insurance policy.

Why do you need insurance?

It is a legal requirement that you have Employer's Liability Insurance in place. It protects you as the employer and can pay for legal costs and compensation if an employee sues for a work-related injury or illness.

How much does it cost?

The cost of this is usually included as part of your Direct Payment local authority package.

It is important that you choose a policy with legal cover and redundancy cover as well as public liability.

If your support includes healthcare tasks such as supporting with breathing equipment you will need a policy that may incur greater cost, your allocated worker will be able to advise you of this and ensure that the costs are met (some funding from health may be required).

What can the Insurance provider can help you with?

- Contract of Employment templates.
- Advice lines - open 24/7 to help if things go wrong or you have a query.
- Guidance around the Personal Assistants (PAs) Employment rights for example, maternity rights.
- To understand the potential cost of redundancy.
- Claims against you or your employees whilst they are working.

Please note: Using the service does not impact your future premiums, it is encouraged.

This information sheet is for guidance only. Reviewed by people who use Direct Payments.

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<https://www.leicestershire.gov.uk/adult-social-care-and-health>



When should you make contact?

It is important that you contact your insurance provider at the earliest opportunity when situations occur so that they can provide the appropriate advice. If you fail contact them at the outset of a problem, this might result in them being unable to assist you with that

Situations in which you may wish to contact your insurer.

- If you have problems or difficulties with your employees.
- You require support calculating annual leave enquires.
- When reviewing contracts of employment.
- To discuss your insurance terms and conditions/cover.

Where to purchase Employer Liability Insurance

There are three providers of Employers Liability insurance for personal assistants that we are aware of, but you may find others online. The three providers we are aware of are:

- Fish <https://www.fishinsurance.co.uk/> 0333 331 3770
- Mark Bates <https://markbatesltd.com/> 01476 514478
- Surewise <https://www.surewise.com/> 01286 200 020

If you are asked for an Agency Code when purchasing your insurance, use 2904.

These insurers also provide cover for self-employed PAs.

Added Extras

Some providers offer add-on services such as advice lines and training portals for your PAs, if you choose to add these services, you will have to transfer the appropriate amount into your payment card account as these costs are not covered by your Personal Budget.

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