Public Liability Insurance for a Courier by Nathan DeBoon

Article published on December 1st 2011 | Insurance

Public Liability Insurance is an insurance policy where a tradesman can insure against any third party injury or any third party property damage that they may cause during the course of their work. Although this is not an insurance that is legally compulsory you will find that most companies are now insisting that this be in place before you can undertake any work for them.

A Courier obviously has to go into homes and businesses alike to deal with their property and may come in to contact with their equipment and therefore they could either accidentally cause damage to the property they are going in to do the work for example if they were to knock anything over or if they were to accidentally damage any part of the building that they werenâ€™t actually doing the work on.

The second part of cover that you can get as a Courier is if whilst doing your job you was to injure any person around you, the most obvious way this can happen is if you leave any tools, leads or toolboxes lying around and someone was to trip over them, they would then hold you responsible for their injuries and this is where the insurance policy would step in and cover you.

There are three levels of cover that you can usually get with this type of insurance starting at one millions pounds worth of cover and rising to either two million or five million. Prices for working in non-hazardous areas generally will be around about eighty pounds for the year, obviously if you were to get higher than the lowest level of cover then you would pay more for this. There are also rare occasions where you can get ten million pounds of cover but usually that would have to be for specific job and there are only a few insurers that will cover it,

When you consider that if something was to go wrong then you could get left paying the costs of any incident where someone may hold you liable then the prices above donâ€™t seem so steep to pay once every year compared to a claim that you could get stuck with that could run in to thousands of pounds depending on how serious the incident is.

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Article Keywords:
Public Liability Insurance, Liability Insurance

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