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In Australia, almost each type of trade has individual insurance that is meant to protect the worker against problems linked with the place of work. So for example a tiler might need specialist tilers insurance designed to secure them against accidents like falling from the roof, unintentionally damaging the structure of the roof whereas walking on it, and even placing the tiles on incorrectly, so rainwater enter the property. All of these situations could signify problems for the tiler, however with a good tilers insurance policy, they are protected from getting to pay anything for these problems, permitting them to continue running their small business despite accidents and injury.

For each trade, then there is certainly a type of trade insurance which is directly pitched at them. Electricians, plumbers, contractors, carpenters and cleaners all have a different sort of insurance, with the policies fine-tuned to best reflect the types of work being made by these tradesmen, and also the types of risks that they may be subjected to. However, most styles of trade insurance have a range of basic 'ingredients' which are used to make the ultimate specialist policy, and that could apply to any contractor within the building and construction business.

For example, the best common all-inclusive policy in most trade insurance agreements is that of public liability. This is often not intended to protect the worker, however to insure that the customers are secured against any damage caused by the contractor. This would help to relieve the contractor of any personal risk of getting sued by his former employer, and would also ensure that he does not have to dig into his own savings to pay some compensation. Both of those factors are very vital to the small-business worker.

Trade insurance would also usually include a policy that is meant to manage the risk of injury to the contractor. With tilers, this would clearly comprise the dangers inherent in working on the top of a building and the potential for falling, or having accidents on the roof that require medical intervention. This personal insurance can even be catered to cover work tools, significantly if they are being kept in a van, or kept on location. Tools are easily carried away, and this makes them a target for thieves. There is also the potential for larger equipment to be vandalized, or to stop working during use. Irrespective of how you lose your tools, the insurance policy could be used to purchase new items, permitting you to get on along with your work.

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