

## Employer's Liability Insurance Employment Protection Policy

As an employer it is compulsory for you to have an Employment Protection Policy in place before your Personal Assistant starts working.

Basically it covers any injury sustained by your employee that was deemed to be your fault – i.e. equipment in your home was not properly maintained, you would then be liable to pay compensation.

Alternatively, if your Personal Assistant caused any damage to another person or their property, for example, scraped a car with a wheelchair, you might have to pay damages.

The Insurance would cover the costs of these or similar situations.

Again, although this might sound onerous, it is very simple. We have the forms for you to fill out and sign and the cost comes from the Direct Payments and is renewed every year.

For a useful guide for employers try  
[www.biba.org.uk/consumer/consumernote/hse40.pdf](http://www.biba.org.uk/consumer/consumernote/hse40.pdf)