

WHY DO I NEED INSURANCE?

At Caritas we require all of our limited company contractors to hold business insurance. The most common insurance social workers are required to have is professional indemnity. This covers you against claims made for errors, bad advice and even negligence. However as your work involves you being on the road and working with people, you have a duty to protect not only those you visit but yourself as well.

It is important that you have insurance that is suitable for the unique risks you face.

WHAT TYPES OF COVER DO I NEED TO CONSIDER?

➤ Professional Indemnity

Overview: This provides cover if you are accused of professional negligence, errors or omissions, giving bad advice and loss of documents. The policy will cover legal defence costs and damages awarded against you.

Claim example: Your laptop which contains sensitive case information is stolen from your car. Your policy will cover any resulting distress or damages caused by any subsequent leak of information.

➤ Public Liability

Overview: This provides cover if someone is injured, or property is damaged as a result of your actions whilst supplying services. Whether you are on your own premises or out on a visit.

Claim example: You are out on a case visit and you leave your bag in the hallway. Someone accidentally trips over it and injures themselves. Your policy will cover your legal defense and the compensation paid to the third party.

➤ Occupational Personal Accident

Overview: If you are injured as a result of an occupational accident and unable to work, you will be paid a weekly benefit whilst you recuperate. If you are left with a permanent disability or die, a lump sum will be paid.

Claim example: You have a car accident while driving to a case visit, your injury means you cannot work for a prolonged period. You are able to claim a weekly benefit to help cover costs while recuperating.

➤ Employers' Liability

Overview: This is compulsory for almost all UK businesses and often insisted upon by clients. It covers employees - i.e. a family member working in a clerical role or a replacement you hire to fulfill a substitution clause in your contract.

What is a substitution clause? If for any reason you are unable to complete a contract, a substitution clause allows you to hire suitable replacement to complete the work.

THE KINGSBRIDGE PACKAGE:

- Professional Indemnity
- Public Liability
- Employers' Liability
- Personal Accident
- Directors' and Officers' Liability
- Legal Expenses Cover (optional extra)

BENEFITS OF THE KINGSBRIDGE PACKAGE:

- A policy that complies with contract terms
- Flexible payment options
- Cover for previous work
- Business insurance is a key IR35 indicator
- It's also a tax deductible business expense
- A price promise guarantee

IN PARTNERSHIP WITH CARITAS RECRUITMENT

GET A QUOTATION ONLINE AT [CARITAS.KINGSBRIDGE.CO.UK](https://caritas.kingsbridge.co.uk)
OR CONTACT A MEMBER OF THE KINGSBRIDGE TEAM ON 01242 808 740

