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Public Liability Cover - (Jenny Osborne associate director)

Public liability insurance provides cover for compensation and legal costs awarded against the insured in respect of legal liability for injury or damage caused to others.

Although it won't stop your company being sued, it will provide the financial protection if there is a claim awarded against you. It will also help with the legal costs that could be as expensive as the actual claim for damages.

It is especially important that contractors / tradesmen operating Mobile Elevating Work Platforms (MEWP) i.e. Cherry Pickers and Scissor Lifts are adequately protected and are aware of any significant policy limitations, exclusions or conditions which may affect the cover required.

Working at Height

Very often insurers restrict the policy to a maximum height limit. Careful consideration should be given to ensure the height limit stipulated is adequate for the work undertaken.

Use of Machinery

Exclusions should be read carefully to ensure the 'use of any form of machinery' is not specifically excluded.

Hazardous Locations

Indemnity is not normally provided for work on or in power stations, nuclear installations, oil, gas or chemical refineries / bulk storage / production premises, mainframe computers or rooms containing mainframe computers, Aircraft, aerospace systems or hovercraft, watercraft, railways or airports.

Hire of Equipment

Even if plant and equipment is hired with an operator, the hirer will make the contractor / tradesman responsible for any liability arising out of the use of the equipment and for any damage to the equipment. This responsibility is normally set out in the conditions of hire such as the Contractors Plant Association conditions.

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