



Myths & **facts**

Myth

We're a charity - we don't need commercial insurance.

Fact

Charities and not-for-profits have volunteers, events, premises, trustees and real-world liability - just like any other organisation. Trustees can even be held personally liable for decisions that go wrong.

Doing good doesn't make you immune to risk.
The right insurance gives you a safety net.

Myths & facts

Myth

Employers' Liability only applies to my full-time staff.

Fact

Employers' Liability covers part-time staff, temporary workers, seasonal staff, apprentices - and in some cases volunteers.

If people are working under your direction, there's a good chance you need to be covered for them.

And just to remind you: it's usually a legal requirement. The fine? Up to £2,500 per day. Let's sort it.

Myths & facts

Myth

The contractors working for me sort their own insurance.

Fact

Maybe. But if a contractor is working under your supervision, using your equipment or operating on your site, you could still carry liability if something goes wrong - even if they have their own cover.

This is one of those grey areas that trips businesses up. It's worth a chat - we're good at grey areas.

Myths & facts

Myth

I've got a limited company so I'm personally protected.

Fact

Partially true. But a limited company doesn't pay legal costs. It doesn't replace your damaged equipment. It doesn't cover a customer who trips on your premises. It doesn't protect you from a professional negligence claim.

A limited company is great. But it's not a substitute for insurance. You need both... and we can help.

Let's talk

Our friendly team are on hand to help, whether you need a new quote or have a query about an existing policy.



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