



General Liability Insurance

You've got to have it, so make sure you're getting your money's worth.



Your duties to your employees and the general public are pretty onerous. So onerous, that employers' liability cover is a compulsory requirement for any UK based employer. At Hiscox we can cover your employers' liability and/or public and products liability, to suit your needs.

Getting the right cover in place from people who really understand what they're offering and what you require is critical. You also need to trust the organisation to deliver when you need it most. You'll want to be sure that if your employee has an accident at work you will get all the practical assistance you need. Or if a client trips in your office, and brings a claim against you it will be dealt with quickly and professionally, with the utmost consideration to your client relationship.

Why Hiscox?

As the UK's leading specialist insurer, Hiscox has a long history of creating unique insurance solutions to accurately protect the businesses of its policyholders. Our success is founded on an in-depth knowledge of the risks we cover. This gives us the expertise to develop tailored protection without overcharging for it.

At Hiscox we have a dedicated team of claims handlers for the professions. These skilled professionals have the experience to process claims quickly and handle areas of conflict that can cause your business and reputation considerable harm.

You're covered?

Hiscox General Liability Insurances have several outstanding features which you would not find under a standard policy. Our plain English wordings include:

- Broad definition of bodily injury - we cover mental injury and disease.
- Wide definition of 'employee' - we cater for temporary employees and sub contractors.
- Worldwide cover - we can cover employees temporarily working abroad to fulfil a project/consultancy.
- Client sensitivity - we treat claims brought against you by your clients/customers/distributors with extreme sensitivity and with your commercial interests in mind.

Nobody wants to pay for cover they don't need. This policy dovetails precisely with the other professional insurances Hiscox provide such as Professional Indemnity - this means you don't pay for cover you already have.

Continuous protection

You may be eligible for your policy to be written on a continuous cover basis. This means that you avoid the inconvenience of having to complete a proposal form and renew your policy each year and you benefit from the peace of mind which continuous protection brings. Your policy will remain in force for as long as you choose to keep the monthly direct debit payment in place. Reducing our administration costs in this way means that we can achieve lower premiums for you.

One policy for all your business requirements

This insurance is part of the Hiscox Professional Insurance Portfolio. This is a suite of insurance modules we have developed for professionals giving you the flexibility to meet all of your insurance needs in one policy. Modular covers include: professional indemnity, employers' liability, general liability, employment practices liability, directors and officers liability, personal accident, business travel, internet and property insurance.

Ease of payment

You can pay for your chosen modules by interest free direct debit.

This is only a brief and non exhaustive summary of the General Liability module of the Hiscox Professional Insurance Portfolio. For full details contact your insurance adviser or call Hiscox on 020 7448 6000.

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