 Employer Liability Insurance

 Nanny Public Liability Insurance

Our advice, of first checking your home contents insurance to see if employer liability cover is included, may save you the large premium per year for employer liability insurance cover, that some payroll providers may try to sell to you.

**By Law you must have employer Liability insurance**

Please check with your home contents provider as in 90% of cases the Employer Liability Insurance is included in your policy

You need employer liability insurance should your employee injure themselves and it is deemed your fault ( for example unsafe carpeting on the stairs ) If employee is badly injured and could never work again ( worst scenario ) then could you afford to meet those huge claim expenses ?

**If your nanny requires Public Liability Insurance** all she needs to do is search nanny insurance on Google to access many choices and plans.

You the employer should insist employee has public liability insurance to ensure that if they did serious damage to your property ( for example left the bath running ) you need to know they are insured to cover the repair costs

**EMPLOYER LIABILITY INSURANCE**
By law you are required to insure your workers against liability or disease. You could be fined £2,500 for every day that you do not have cover. It is vital you protect yourself from damages and costs arising from injury to staff at work. Not only covering you from the injury but also from potential future loss of earnings. Minimum cover should be £5 million.

**Before you purchase a policy we recommend you check with your home contents provider as in the vast majority of cases employer liability insurance cover is included in your home contents policy. The employer should also check that the nanny has insurance to cover any damage the nanny may cause in the course of employment duties.

Nannywage Ltd do not try to sell you services that you may not require. Our advice, of first checking your home contents insurance to see if employer liability cover is included, may save you the large premium per year for employer liability insurance cover, that some payroll providers may try to sell to you**

**NANNY PUBLIC LIABILITY INSURANCE**
If the nanny is registered with a childcare organisation, the nanny is normally required by that organisation to have public liability insurance. If the nanny does not belong to a child care organisation they should still insure themselves to protect against any damages or costs

Nannywage Ltd do not have any trading agreements or introducer commission arrangements with any insurance broker or provider.

Unlike many other payroll providers we are totally independent and impartial in order to give you best advice.

Other payroll providers receive an introducer fee for selling you insurance from the insurance broker or provider adding to the cost of the policy.

Nannywage Ltd recommend no companies whatsoever, in order to offer you best advice, but have found over the years that Morton Michel who have been established over 50 years offer a good service **www.mortonmichel.com**

Just search Google for their name or do a general search for Employer Liability Insurance and Public Liability insurance and then judge for yourself