

PUBLIC LIABILITY INSURANCE



What is Public Liability Insurance?

Business owners may be accountable for any financial loss, damage or injury sustained by another person or property incurred as a result of your business' activity or products. Although it may not be your fault or intention to cause harm to others, accidents happen and it is important that you are adequately prepared.

Public Liability Insurance protects you and your business against the financial risks of being found liable for a third party death or injury, loss or damage to property or economic loss resulting from your negligence.

Bespoke understand the risks that business owners face every-day. Our experienced brokers and in-house claims team work hard to deliver risk advise, expert service and a tailored Public Liability Insurance Program.

Do I Need Public Liability Insurance?

The chances of something happening is unpredictable and the associated legal fees that can arise when an incident occurs can be financially crippling.

As a business owner, you have a duty of care to any third party that is associated with the business and its activities. Therefore, Public Liability insurance is highly recommended for all business types across every industry.

A Public Liability Insurance policy will typically cover:

- Damage caused by your business to someone else's property
- Legal representation costs incurred during the settlement of a claim
- Loss and damage of goods
- Injury or damage to a third party caused by your business' activities