



What Is Personal Liability Insurance?

Personal liability insurance is an important policy that protects you and your family in the event of injury or damage to a third party. It's unusual for people in the UK to get a separate cover for personal liability protection. It is often included in other insurance policies, such as home insurance or buildings and contents.

Personal liability can come into effect for all kinds of reasons. For example, if someone comes into your home and falls because you have just cleaned the floor, causing injury to themselves, the blame may be attached to you. If you make a personal insurance claim, cover can include your legal fees and damages incurred.

Most would be concerned if they damaged someone's property or caused inadvertent harm. And while that can happen in the home or by a family member - for example, scratching a neighbour's car or a postman being injured delivering your mail - the more common liability incidents happen at work. This would then count as public liability, and be covered under a business policy.

Liability insurances have many titles from personal liability insurance, to public liability insurance to personal liability protection. In an ever more litigious world, where you are bombarded with advertisement advising people to sue each other if they have suffered an injury, this will only get worse. It's important to be clear on the protection you are purchasing and go through a specialist insurance broker for advice.

Do You Need Personal liability?

Whether you get personal liability insurance often relies upon the type of lifestyle you have. If self-employed, you will probably want public liability to protect you whilst you are working. This type of personal liability protection

comes under a wider commercial insurance cover. We always recommend that you speak to a [chartered insurance broker](#) to find the perfect cover for you. At Higos, we understand that each customer is unique, so whatever your personal insurance needs, we can help.

If you work for a larger company, it is likely that you are protected during work hours by your employer's insurance policy. However, if you a volunteer, you should consider getting personal liability insurance. For example, if you help a neighbour clean their windows but one gets broken by your ladder, they could make a claim against you. In this instance, personal insurance is vital. However, if you do this for your job, [public liability](#) is a better option.

What Type of Policy Are You Looking For?

If you are setting up a business, you may be worried that a member of the public, not employed by the business, suffers an injury or their property is damaged by you when you are completing work. If that's the case, you will need public liability insurance which would generally be included within a [tradesman insurance](#) package for this type of insurance risk. These separate policies will protect you from all eventualities, if you speak to a chartered insurance broker they will be able to help you.

Is it that you are worried a visitor to your home is injured by the property itself e.g. a tile falling off a roof and hitting them or damaging their property? If so, this can be covered with your [home and contents insurance](#). If a person inside your home is injured and holds you responsible, this can also be covered alongside your home Insurance.

The truth of it is that personal liability is all about proving legal negligence and is not in place to cover accidents. So, people will fall over and be injured but if they are just clumsy, there is no legal negligence, and it is simply an unfortunate accident. Insurers will investigate on your behalf and challenge or dispute where no legal negligence has occurred. If you have personal liability protection, you should forward any paperwork to them unanswered as soon as you receive it. There will also be conditions to adhere which your chartered insurance broker will explain. If you buy personal insurance online directly, you will not receive that advice and will need to handle yourself.

If you are interested in speaking to a chartered insurance broker to protect you and your family, get in contact with us at Higos. We aim to

get you the best price based on your requirements and offer fair and independent advice on personal liability insurance. Whatever your personal insurance needs, we are here to help. Get in touch with our expert team today.