

Public Liability insurance – a practical overview

What is Public Liability insurance?

Public Liability Insurance can protect businesses if a third party is injured or their property is damaged due to business's activities. It is intended to provide cover for compensation claims and legal costs.

Why is it important?

Business owners have a duty of care to keep the public safe, through risk assessments and health & safety checks. But accidents can still happen.

Who counts as a third party?

Anyone who interacts with your client's business; customers, visitors, inspectors, delivery drivers, or members of the public.

Common claims* Include:

- Disrepair – e.g. broken doors, loose carpets, tree roots
- Slips & Trips – hazards in shops, pubs, offices, or public areas
- Accidents – falling items, breakages, unpredictable incidents
- Transport – risks from vehicles, goods in transit, or business travel

How much cover is needed?

It depends on the business type, size and risk level:

- Minimum cover often starts at £2 million
- Can go up to £10 million

- Councils or contracts may set minimum requirements
- Industry bodies and insurance advisors can help assess appropriate levels

Is it legally required?

Not usually; but it's strongly recommended. Many businesses and local councils won't work with uninsured businesses.

Other insurance to consider

Public liability is often part of a broader commercial insurance package. Your clients may also need:

- Product liability – for goods sold or supplied
- Directors & Officers (D&O) – for leadership responsibilities
- Professional indemnity – for advice or services provided
- General business insurance – for wider protection

How you as a mortgage broker can help

You're in a unique position to spot clients who may need public liability insurance. Look out for:

- Self-employed professionals
- Small business owners
- Landlords with public-facing properties
- Clients starting new ventures or expanding operations

Effortless client referrals

Referring is simple: just send your clients to us via our website. We'll handle the rest, ensuring they get the right cover for their needs.

Want to know more?

For more information about commercial insurance or how we can support your clients?
Contact your Business Development Manager on **01273 477784** or email us at **bdms@baonline.co.uk**.

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