

COMMERCIAL INSURANCE

## LIABILITY INSURANCE

Liability insurance protects an individual or business from the risk that they may be sued and held legally liable for something such as malpractice, injury or negligence.

There are several types of liability insurance and we have a team of experienced insurance brokers who can help you identify the correct cover for your particular business at a competitive price.

We advise on the following liability insurance:

### Employers' Liability

Covering the cost of defending or settling an employee's claim that they have suffered bodily injury or disease as a result of the work they do for you.

### Public Liability

Covers you for the cost of a claim made by a member of the public who has suffered injury or property damage as a result of your business activities it has supplied.

### Product Liability

Protects you in the event that your product causes injury or damage to a person or their property. You could be liable to pay compensation in these circumstances - even if you didn't manufacture the product, and the costs can be high.

### Land Owners'/ Property Owners Liability

Enables you to meet any costs and damages awarded to a member of the public if they suffer an injury following an accident on, or linked to, your premises

SPF Private Clients provides a dedicated account handler, helping build trust and understanding of your business. We will ensure you get the most flexible product options to suit your needs, whether that is arranging a policy combined under one product, or individually, in order to cater to your requirements.

For more information about fleet insurance options, contact:

SPF Insurance Services  
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