

# **Insurance**

Finding the right level of insurance is essential for any micro-provider to protect themselves, their clients, and their business. The type and amount of cover depend on the service you offer. For example, a provider offering domiciliary care will need a comprehensive carers' insurance package. In contrast, a befriender may only require public liability insurance and an upgrade to business use on their car insurance. Employers' liability and business-use vehicle insurance are mandatory, while Public Liability is optional but strongly advised. It is essential to check with your insurer to ensure you have suitable coverage for your service. Insurance is also one of the verification factors for registration with the Local Help My Way scheme, so the team will ask to see copies of your insurance certificates.

## **Public Liability Insurance (Highly recommended for all micro providers)**

Purpose: Covers injuries or property damage to others caused by your work.

It covers:

- Accidental injury to clients or members of the public.
- Accidental damage to property while providing care or support.
- Legal costs and compensation claims.

Example: A client slips on a wet floor after you have cleaned it — this insurance covers any resulting injury claim.

## **Professional Indemnity Insurance (Highly Recommended if providing domiciliary care)**

Purpose: Professional Indemnity Insurance is necessary if you're providing domiciliary care. This insurance protects you if a client claims they have suffered loss, injury, or distress due to your service. It is your safety net against claims of negligence, error, or omission, breach of professional duty, and the associated legal defence costs and compensation.

It covers:

- Claims of negligence, error, or omission.
- Breach of professional duty.
- Legal defence costs and compensation.

Example: If a client alleges that you gave poor medication routines or encouraged support plans that led to harm, this insurance provides protection.

## **Employers Liability**

Purpose: If you employ staff or volunteers, Employer's Liability Insurance is not just a recommendation; it is a legal requirement. This insurance provides cover for injuries or illnesses sustained by an employee because of their work, including workplace injuries or illnesses, as well as the associated legal and compensation costs.

It covers:

- Workplace injuries or illnesses
- Legal and compensation costs

Example: If a care assistant employed by you strains their back while assisting a client, this insurance covers medical and legal expenses.

Note: This insurance is mandatory, even for temporary or casual workers.

### **Personal Accident or Income Protection Insurance (Recommended)**

**Purpose:** Offers financial support if you cannot work due to an accident or illness.

It covers:

- Loss of income during recovery
- Lump-sum payments for severe injury or disability.

Example: If you are self-employed and break a bone, this insurance helps cover your living costs while you are unable to work.

### **Business Equipment or Property Insurance (Optional but Useful)**

**Purpose:** Protects your work-related tools, equipment, and supplies.

It covers:

- Theft, loss, or accidental damage to work equipment (e.g., phone, laptop, mobility aids, PPE stock)

If your work laptop is stolen from your car, this insurance covers a replacement.

### **Vehicle Insurance for Business Use (Mandatory if You Drive for Work)**

**Purpose:** Offers coverage for your vehicle when it is used for work-related activities.

It covers:

- Accidents or damage occurring during journeys with clients or while visiting their homes.
- Third-party injury or property damage

Example: If you drive a client to an appointment and have an accident, standard personal car insurance may not cover it — you need “business use” on your policy.

### **Cyber or Data Protection Insurance (Optional but Increasingly Important)**

**Purpose:** Provides coverage if sensitive client data is lost, stolen, or breached.

It covers:

- Data breach investigation costs
- Legal fees and fines (where applicable)
- Client notification and recovery support

Example: If your laptop containing client care records is stolen, this insurance can cover data recovery and legal support.

## **Potential places to look for Insurance Cover**

**Sagic Insurance** provides a comprehensive carers policy that covers the mandatory and advisory covers listed above, making it suitable if you are offering domiciliary care or assistance with medication.

[Carers Insurance | SAGIC](#)

Staffordshire’s insurance partners, **‘Think Insurance’** brokers, help in finding insurance policies to provide appropriate coverage. Please inform them that you are a Staffordshire Micro Provider for Support Staffordshire.

[Think Insurance | Specialist Brokers - Trade, Car, and Business](#)

**Simply Business** is a small insurance provider specialising in business cover. We recommend having a chat to explain your service's nature to get the most from this company.

<https://www.simplybusiness.co.uk/>

You can also try any comparison site, but remember to read the policy thoroughly to ensure you have the correct level of cover. Understanding your insurance policy is key to feeling informed and knowledgeable about your business's protection.