

# Public/Products Liability Insurance



The only way to effectively protect the assets of your business is to carry adequate insurance cover. Liability insurance protects your business from damages caused by bodily injury or property damage for which your business is found to be legally liable.

### What Does Public/Products Liability Insurance Cover?

A comprehensive public and product liability policy provides cover for claims of bodily injury or other physical injury, personal injury, advertising injury and property damage as a result of your products, premises, or operations. As a safeguard against liability, the policies allow you to continue your normal operations while dealing with real or fraudulent claims of negligence or wrongdoing. Liability policies also provide cover for the cost to defend and settle claims. Typical liability policies may cover:

- **Personal and Advertising Injury**—Protects against offences made by you or your staff during the course of business, such as libel, slander, disparagement or copyright infringement in advertisements.
- **Defence Costs**—Provides cover for legal expenses for liability claims brought against your business, regardless of who is at fault.
- **Medical Expenses**—Provides cover for medical expenses if someone is injured on your premises or by your products.
- **Premises and Operations Liability**—Provides cover for bodily injury and property damage sustained

by others on your premises or in conjunction with your business operations.

- **Products Liability**—Provides cover for bodily injury and property damage sustained by others as a result of your products.

### How Much Cover Does Your Business Need?

The cover that your business needs depends on:

- **Perceived Risk**—Consider the amount of risk associated with your business operations and functions. For instance, if you manufacture heavy machinery, you would generally need more cover than another organisation that manufactures stuffed animals.
- **Business location**—Depending on where you operate your business, you may face different risks. For example, manufacturing in an area with an increased likelihood of property damage or theft will likely equate to the need for more cover.
- **Type of Product Manufactured**—If you manufacture a dangerous product, you may want to carry higher limits of liability.

### Other Ways to Protect Your Business

- Establish a high standard for product quality control at your organisation.
- Keep all company records up to date and accurate.
- Train your employees thoroughly and properly.

#### Provided by Sirelark Risk Services

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**R Bogdan**



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