Just B2B

INSURANCE

Business insurance checklist

The cover most businesses need, by trade, so you protect what you have built with no gaps and no fluff.

Business insurance is not one policy. It is a set of covers, and the ones that matter depend on your trade. Here are the common building blocks.

Public liability

Covers claims from customers or members of the public for injury or damage linked to your business. Most customer-facing trades want this.

Employers' liability

A legal requirement if you employ staff, with limited exceptions. It covers claims from employees who are injured or become ill through work. See gov.uk for the rules.

Professional indemnity

For businesses that give advice or provide a professional service. It covers claims that your advice or work caused a client a financial loss.

Property, contents and business interruption

Cover for your premises, stock and equipment, and cover for lost income if you cannot trade after an insured event.

> **By trade.** A tradesperson leans on public liability and tools cover. A shop wants property, contents and public liability. A consultant needs professional indemnity first.

COVER CHECKLIST

- [ ] Do you employ anyone? (employers' liability)
- [ ] Do customers visit or do you visit them? (public liability)
- [ ] Do you give advice or a professional service? (professional indemnity)
- [ ] Do you hold stock, tools or equipment? (contents)
- [ ] Could you keep trading after a fire or flood? (business interruption)

Compare business insurance

Just B2B itsjustb2b.com info@itsjustb2b.com 020 3764 1144