

# Disability North



# Insurance Policies

## Our Mission

Promote inclusion, independence, choice, and control for all disabled people.

Enable all disabled people to lead the fulfilling life that they choose.

Engage with policy makers and networks to get loud, make change, share lived experiences at local and national levels, and be a hub for everything connected with disability.

Remove societal barriers hindering access to opportunities in employment, education, volunteering, and healthcare.

## Our Values

- We celebrate Equity, Diversity, and Inclusion. Allowing everyone to come as they are and bring their uniqueness to the table.
- Independence, Choice, and Control shapes everything we do.
- We work with Passion, Determination, and Excellence.
- Our workplace is built on Teamwork and Empathy.
- We demonstrate Commitment and Integrity and work alongside any others who support and uphold our values.



# Insurance Policies You Will Need

## Introduction

As an employer, you have a legal duty to protect your Personal Assistants (PAs). One of the ways in which you can do this is by having the right insurance policies in place. By doing so, you will not only be protecting your PAs, but you will also be protecting yourself. An appropriate policy will include covering accidents, injuries, and any legal disputes that may arise while your PAs work for you.

When employing PAs, you must take out **Enhanced Employers' Liability** and **Public Liability Insurance**. The cost of this insurance can be paid from your Direct Payment budget.

## Employers' Liability Insurance

This insurance protects you as an employer against claims if your PA becomes ill, injured, or dies because of their work conditions. It covers compensation costs for such claims.

Important: Employers' Liability Insurance does not cover accidental injuries. For accidents, you may need Personal Accident Insurance, but this can be expensive—seek specialist advice before purchasing.

## Public Liability Insurance

This insurance covers you if your PA causes injury or damage to a third party or their property while working for you.

For example, if your PA accidentally injures someone or damages property, Public Liability Insurance would cover compensation payments, repair costs, or legal expenses. Claims can be costly, so it's important to have this cover.



## Enhanced Cover

Many Local Authorities require an Enhanced Insurance Policy, which includes extra cover such as:

- Legal advice and costs related to Employment Tribunal claims
- Access to a 24-hour legal advice helpline

Although employment disputes are rare, if you face issues like disciplinary action or legal challenges, contact your insurance provider's legal advice line immediately.

If you have a Direct Payment Support package with Disability North, we can also support you and liaise with your insurance company.

## Household Contents Insurance

Consider taking out comprehensive home and contents insurance with accidental damage cover to protect your belongings.

## Personal Health Budgets and Healthcare Insurance

If your PAs perform healthcare tasks such as catheter or tracheostomy care, you will need a specific healthcare insurance policy.

These policies often require:

- Your PAs to have specific training and certification
- Naming each PA individually on the policy (so you'll need to update the insurer when PAs change)

Costs vary depending on the number of PAs employed.



## Car Insurance

If your PA drives your vehicle:

- Check they have a valid driving licence
- Ensure your Motor Insurance policy covers them

If your PA uses their own car for work, they must have Class 1 business use cover. Always ask to see their Motor Insurance Certificate and keep a copy for your records.

## Motability Vehicles

If you use a Motability vehicle and employ PAs, you can request an open insurance policy from Motability to add PAs at no extra cost.

If you use Disability North's payroll service, we can provide a supporting letter for this. Otherwise, your Social Worker can assist.

## Health & Safety Requirements (5+ Employees)

Once you employ five or more people, you have a legal obligation to comply with full Health & Safety regulations under the Safety at Work Act 1974.

This means you must have:

- A written Health & Safety Policy and Policy Statement
- Written Risk Assessments that are actively implemented

Your employer's insurance company can provide the necessary paperwork and guidance.



## How to Purchase Insurance Cover

Several insurance policies are designed specifically for people who employ PAs via Direct Payments. Details and providers are listed at the end of this guide.

Before purchasing insurance, make sure:

- All tasks your PAs carry out (personal care, domestic help, shopping, social activities, holidays, hospital visits, education, etc.) are covered
- All your employees are covered, including unpaid volunteers, agency staff, or family members
- Coverage applies both inside and outside your home

## Important Points to Remember

- Employers' Liability Insurance is a legal requirement and usually includes Public Liability Insurance. Display your Certificate of Insurance at home and keep your policy safe.
- Always follow your insurer's advice to keep your policy valid.
- Your PA's Motor Insurance must cover 'Class 1 business use' if driving for work.
- Always ensure your PA's safety.
- Provide any necessary training for specific tasks (e.g., Moving and Handling).
- Remember, your PA is a 'business employee' and you have legal responsibilities.

## Relevant Legislation You Must Comply With

Employers Liability (Compulsory Insurance) Act 1969

Health and Safety at Work Act 1974

Manual Handling Operations Regulations 1992 (amended)

Working Time Regulations 1998 (amended 2003)



## How Disability North's Direct Payments Support Service Can Help

We cannot recommend specific insurance products, but we can:

- Discuss insurance options with you
- Liaise with your insurance company if needed

At the end of this guide, you'll find details of insurance providers who specialise in Direct Payment employer policies.

### Specialist Insurance and Employment Support Providers

The following organisations offer insurance and/or employment law support specifically for people employing Personal Assistants through Direct Payments:

#### **Fish Insurance – Insurance + Legal Support (via Supportis)**

Website: [www.fishinsurance.co.uk](http://www.fishinsurance.co.uk)

Phone: 0333 331 3770

Email: [enquiries@fishinsurance.co.uk](mailto:enquiries@fishinsurance.co.uk)

Fish provides specialist insurance for Direct Payment employers, including:

- Employers' and Public Liability Insurance
- Optional cover for healthcare tasks
- Legal expenses cover
- 24/7 employment law advice and tribunal support provided through Supportis

#### **Supportis– Legal & Employment Law Support Provider**

Email: [fish@supportis.com](mailto:fish@supportis.com)

Phone: 0330 838 3474

Supportis provides:

- Employment Law
- Health & Safety advice line
- 24/7 employer legal advice line



Partnered with Fish Insurance for Direct Payment policies

## **Mark Bates Ltd – Insurance + Legal Support (via ILG Support)**

Website: [www.markbatesltd.com](http://www.markbatesltd.com)

Phone: 01476 514478

Email: [enquiries@markbatesltd.com](mailto:enquiries@markbatesltd.com)

Mark Bates Ltd offers comprehensive insurance for employers of PAs, including:

- Employers' and Public Liability Insurance
- Personal Accident and healthcare task cover
- Legal expenses insurance
- Employment law and HR support provided by ILG Support

ILG Support provides the legal advice line and employment support included with Mark Bates Ltd policies.

## **ILG Support – Legal Support Provider + Insurance Broker**

Website: [www.ilgsupport.com](http://www.ilgsupport.com)

Phone: 014765 12192

Email: [advice@ilgsupport.com](mailto:advice@ilgsupport.com)

ILG Support works with individual employers and insurers (like Mark Bates Ltd) to provide:

- Employment law advice and representation
- HR guidance and training
- Support with disciplinary and grievance procedures
- They also offer insurance products directly

**If you're unsure which provider best suits your needs or want help contacting one, the Disability North Direct Payments Support Service can support you.**

