



Insurance

Insurance is a legal requirement once you've hired a PA. It protects you and the PA should anything happen while they are providing you support. Some household insurance policies cover "Employers' Liability Insurance". It may be worth checking with your current household insurance policy documents and contacting your insurance provider to ask them if they will cover you.

If your current insurers do not cover this type of insurance, the following 2 insurance organisations specialise in this area.

You can contact them for a quote.

Independent living insurance specialists:

1. Fish Insurance: Phone 0333 331 3900 or email:

www.fishinsurance.co.uk/carer-employer/

2. Mark Bates Insurance: 01476 514478

Insurance for employer: www.markbatesltd.com/products/home-employment-insurance

Insurance for Self-employed PA:

www.markbatesltd.com/products/personal-care-assistant-insurance

Individual Employers who hire PAs are responsible for getting "Employers Liability Insurance" in place. However, Self-Employed PAs are responsible for getting Public Liability Insurance in place. Both of the above insurance companies can support with both types of insurance.