Home Employment Insurance Comparison

	Surewise.com Live Life Confidently	fish INSURANCE	Mark Bates Ltd THE HOME OF PREMIER CARE
Employers' Liability	Up to £10 million	Up to £10 million	Up to £10 million
Public Liability	Up to £5 million	Up to £10 million	Up to £10 million
Legal Expenses	Up to £100,000	Up to £200,000 per claim / £2 million per year	Up to £200,000
Accidental Injury (any person)	✓	✓	✓
Accidental Damage to Property	✓	✓	✓
Medical Treatment Errors/Omissions Cover	✗	✓	✗
Indemnity to Others (including principals)	✓	✓	*available upon request (additional)*
Damage to Rented/Leased/Hired/Borrowed Property	✓	✓	✓
Overseas Personal Liability	✓	✓	✓
Redundancy Cover	✓	✓	✓
Personal Accident Cover	Up to £15,000	✗	Up to £15,000
Possessions Cover	£250	*£1,250 for additional carer costs*	✓
Financial Loss Protection	✓	✓	✓
24/7 Legal/Employment Helpline	✓	✓	✓
Letter Writing Service	✗	*Partner provider - Peninsula*	✓
Other Notable Benefits	No excess; healthcare tasks included. Guidance with letter writing	Highest liability & legal limits; extensive advice lines/resources	Pension support, rewards club, employment handbook