

Objectives



- To explain the breadth of BIBA Liability by Yutree
- To cover some common grey areas around liability coverage including:
 - Sub-contractors (bona-fide/labour only the difference and what you should be insuring and how)
 - When do I need to sell EL cover? (family members/partnerships/charities with volunteers etc)
 - What is Financial Loss cover?
 - What is Bartoline cover?
 - Products liability considerations including efficacy cover

Endorsed by BIBA













24 hour quote turnaround
A rated security
No admin or policy fees
Flexible underwriting
Excellent levels of cover
No proposal forms

Hauliers Liability









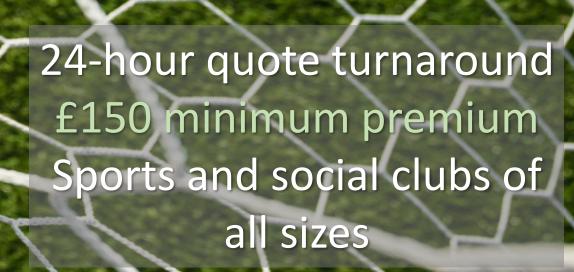
Contractors Liabilities

Up to £10m Public and **Products Liability** Catering for most contracting trades No proposal form A rated security Flexible underwriting





Sports and leisure clubs





Clubs and societies

24-hour quote turnaround £150 minimum premium Clubs and societies of all sizes









Insuring Sub-Contractors

- Does your client employ bona fide sub-contractors or labour only subcontractors and how to explain the difference to them?
- What insurance is required for bona fide sub-contractors?
- What insurance is required for labour only sub-contractors?
- Common grey areas including labour supply and how to deal with these

Who needs Employers Liability? What is EL cover? (a definition and explanation) When is EL cover not required? (exemptions) Common grey areas explained





- What happened in Bartoline v Royal Sun Alliance (2006)?
- What costs did the client incur?
- Why did the insurance not respond?
- What cover does a Bartoline extension provide?



