

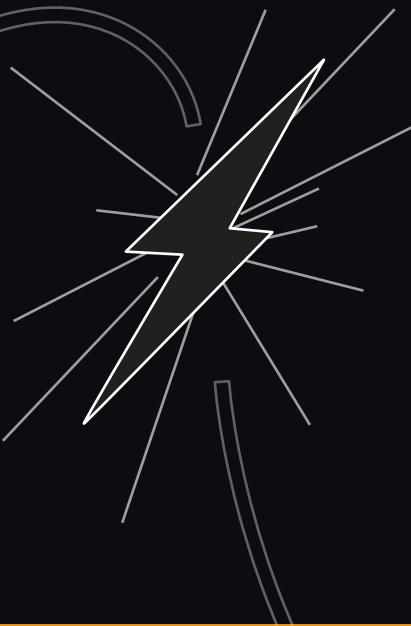
### Slips, trips and falls

These accidents can take place in many different settings across a variety of sectors. If an employee trips over clutter or slips on a wet surface, it is possible that their resulting injuries could lead to an employers' liability claim.



### Electric shocks

Electricity can present a potential hazard for employees across all industries. If equipment or infrastructure are poorly maintained, employees who may be performing simple tasks can suffer serious injuries that may lead to a claim.



### Industrial diseases

In the event that employees are exposed to hazardous materials while working, they may develop health issues such as occupational asthma, noise-induced hearing loss or asbestosis. These illnesses and injuries can affect employees for the rest of their lives and may lead to costly claims.

## Examples of Employers' Liability Claims

Employers can be held liable for many different types of accidents or issues. In addition to the physical and emotional harm that an incident can cause for an employee and their colleagues, an employers' liability claim can also result in devastating financial and reputational damage.

Following an accident, it is important that organisations be able to maintain normal operations while also managing the aftermath. However, government fines, restitution resulting from a claim and the cost of legal representation can all present financial challenges.

Fortunately, an employers' liability insurance policy can provide much-needed relief. Common types of accidents that may trigger this type of cover include:

### Manual handling injuries

Moving and lifting heavy objects can lead to both injuries and long-term health problems, such as back pain. If employers do not take appropriate precautions, such as carrying out risk assessments, minimising manual handling tasks, and providing proper equipment and training, a claim may arise.



### Falls from height

Some of the most serious injuries in the workplace can result from falls from height. If workers are performing tasks at height and are injured, employers risk facing a claim if they have not implemented fall arrest systems and provided adequate training and personal protective equipment.



For more information on employers' liability insurance, **contact us today.**