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# Employers Liability Insurance (ELI)



## What is Employers Liability Insurance

If you employ a Person Assistant (PA) then you will need to have Employers Liability Insurance (ELI) in place.

Employers Liability Insurance covers you if your PA has an accident at work and will help you pay compensation if your PA is injured or becomes ill because of the work they do for you. ELI can also provide you with legal advice and cover.

This factsheet is not a recommendation to use a certain company, it is a guide of some of the different companies that provide ELI which you can use as a starting point to do your own research into which company is the right one for you.

## How do I decide on a suitable insurance?

There are often different types of policy available, and Sheffield City Council recommend you choose an enhanced policy as this will give you more protection and cover you for more things such as employment advice and redundancy cover.

You must ensure that the policy you choose is adequate to meet the support requirements. For example if your PA will assist you with personal care or help you move from your bed to a wheelchair then your insurance should cover these activities. If you are unsure, you can discuss this with the insurance provider or your Social Worker.

The money to pay for your ELI policy is provided by Sheffield City Council and will be included in your Direct Payment budget.

## Employer Liability Insurance Providers

The information below is just a summary of each provider. For more information and to check their latest policies, please contact the companies themselves.

Also, there may be other companies available.

**FISH** ([www.fishinsurance.co.uk/carer-employer/](http://www.fishinsurance.co.uk/carer-employer/))

- “Care protect” or “Healthcare protect” policy recommended
- Provides up to £10 Million Employers Liability
- Provides up to £10 Million Public Liability
- Includes redundancy cover

- Gives access to online training
- Includes “additional carer costs” up to £1250
- Covers legal costs up to £200,000 per claim
- Gives access to 24/7 advice line

**Sure Wise** ([www.surewise.com/direct-payments/](http://www.surewise.com/direct-payments/))

- “Main coverage” recommended
- Provides up to £5 Million Public Liability
- Provides up to £10 Million Employer Liability
- Covers legal expenses up to £100, 000
- Gives access to legal helpline

**Mark Bates** ([www.markbatesltd.com/schemes/personal-care-assistant-insurance](http://www.markbatesltd.com/schemes/personal-care-assistant-insurance))

- “Plus” policy recommended
- Provides up to £5 Million Public Liability
- Provides up to £10 Million Employer Liability
- Includes redundancy cover
- Includes cover for loss of property
- Gives access to help line

**Direct Care** ([www.marshcommercial.co.uk/for-business/care/direct-care/](http://www.marshcommercial.co.uk/for-business/care/direct-care/))

- “silver” or “Gold” policy recommended
- Provides up to £5 Million Public Liability
- Provides up to £20 Million Employer Liability
- Includes legal expenses cover
- Includes personal accident cover (depending on policy purchased)

**Please note: this information is subject to change. Please contact the insurance provider for the latest information.**

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