



**optis**  
insurance

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# Employers, Public and Combined Liability

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MGA

With over 500 occupations catered for, our Employers Liability, Public Liability and Combined Liability policy is designed for self-employed tradespersons, professionals, service providers, and small businesses with up to €3m turnover

# Employers, Public and Combined Liability Insurance

We provide instant online quotations for risks with up to 10 manual employees and the option of applying multiple trades per policy for all-round cover. Experienced underwriters are available for efficient turnaround on any referral cases.

## COVER INCLUDES

- €13m Employers Liability
- €2.6m/€6.5m Public Liability
- €2.6m/€6.5m Products Liability
- Legal Expenses

## FEATURES AND BENEFITS

- A Rated capacity
- Cover for risks up to €3m Turnover
- Over 500 Trades available
- Multiple Trades selection – up to 4 Trades per policy for all-round cover
- Low minimum premiums
- Option of €2.6m or €6.5m Public Liability
- Employers Liability Excess: €750
- Public Liability Excess: €750
- Instant quotations available online
- Experienced underwriters available for efficient referral turnaround

## EXTENSIONS OF COVER

- Indemnity to Principal
- Local Authorities, Public Bodies, and Health Boards noted as joint insured.
- Option to increase height limit from 15 to 25 meters on referral
- Manual Working Director Cover
- Cover for Labour only sub-contractors
- Cover for Bona fida sub-contractors (subject to certain conditions)
- Participation in exhibitions in connection with the business.

If you require more information or would like to have a chat with us about our Employers, Public and Combined Liability product our dedicated broker team is on hand to help please contact the office on +353 (0)46 9481667.