



optis
insurance

Employers, Public and Combined Liability

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.