Article published on February 6th 2012 | Insurance

Public Liability Insurance is cover for a worker or tradesman so that they will be protected when they go into other people's houses or places of work to undertake the work that they are paid to do. This type of insurance is mainly used to protect from any case of third party property damage or third party injury that the insurance holder may cause during the course of their work.

For example if you are a Ductwork Installer that is going to inspect or repair the ducts running throughout an office building then the insurance can cover you whilst you are in their should you cause anyone else any injury or if you were to damage any property, although it will not cover you if you damage the property that you are working on as that is seen as bad workmanship.

In general there are a few circumstances that are given as examples of things that would be covered by the Public Liability Insurance. For example if as you were entering the place where you were going to work and you were to knock over an expensive ornament or a picture of a wall then you would have to pay for the cost of replacement or repair. Also if you were to leave your tools in the way then you could injure a third party and be held responsible for their injuries as it was your tools that were in the way and caused them injury.

There are three main levels of cover that you can get with this type of policy and that is cover for one million, two million or five millions pounds. This amount of cover is the maximum that the insurance company will pay in the case of any claim which is why a lot of people will go for the basic cover of one million pounds unless they are specifically requested to go higher for a job.

For a years cover at the basic level of one million pounds for one person a Public Liability Insurance Policy can start from around Â£90 which when you consider that it could save you a lot of money should the worst happen and a claim need to be made it is something that all tradesman will have to ask themselves. Is it worth the risk of not having it compared to paying a small amount every year for the protection?

Article Source:
http://www.articleside.com/insurance-articles/ductworker-public-liability-insurance.htm - Article Side

Nathan DeBoon - About Author:
For more information you can visit this website that deals with all things to do with a Ductworker Liability Insurance

Article Keywords:
Ductworker Liability Insurance, Public Liability Insurance

You can find more free articles on Article Side. Sign up today and share your knowledge to the community! It is completely FREE!