# Employers' Liability Insurance

Employers' Liability Compulsory Insurance (ELCI) is a legal requirement for most businesses that employ staff. It covers you against claims from your employees who are injured or become ill as a result of their work.

The insurance certificate is renewed annually and must be displayed in your workplace where all your staff can see it (you could be fined even if you possess a certificate but it is not displayed).

Unless you don't have any employees, are a public organisation or a family business, this is almost certainly a 'must have'. Even some family businesses that are limited companies do require ELCI.

## Arranging Employers Liability Insurance

* You must use an authorised insurer, you can find one through an insurance broker
* Take out ELCI cover for a minimum of £5 million, or more, depending on the risks in your workplace
* Display your ELCI certificate in a prominent area where all staff can see it. Alternatively, make it available by electronic means
* Although not a legal requirement to keep expired certificates, you are strongly advised to do so. Occupational diseases can take time to manifest themselves and you may need to show you were covered in a previous period.