

## Employer's Liability

### ● Covers

- Full-time and part-time employees
- Self-employed contractors you hire
- Temporary staff, apprentices and volunteers
- People taking part in work experience or training schemes

### ● Major Risks Covered

Normally employees have the right to statutory benefits. Nevertheless, there are instances when employees can file a lawsuit against their employers to secure adequate compensation. This offers employers liability as excess coverage to statutory insurance under the Labor Standard Act, which serves as one of the necessary safeguards for businesses in any industry.

### ● Benefits

- Reimburses all sums which the insured shall become legally obligated to pay as damages because of bodily injury to employees due to an accident or disease during the employment
- Pays premiums on appeal bonds
- Reimburses reasonable expenses incurred by the insured