



**HOLFIN**  
INSURANCE BROKER

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## EMPLOYERS' LIABILITY INSURANCE

**As an employer, you are responsible for the health and safety of your employees while they are at work.**

If an employee suffers an injury or falls ill, you may be held liable. It could be something as simple as an injury caused by slipping on a wet floor, or an employee contracting a disease because of something you were unaware of.

Employers' liability insurance cannot prevent accidents from happening, but in the event that they do, it will cover the legal and compensation expenses arising from a claim.

Use an experienced broker to get the quality cover you need. Use our services. We can build tailor made policies around your unique needs and work with major insurance providers to acquire the appropriate cover at competitive quotes.



### What does Employers' Liability insurance cover?

Employers' liability insurance protects you as an employer from financial loss if one of your employees has a job-related injury, illness or material damage. Employers' liability insurance can pay the compensation amount and legal costs if an employee claims compensation for a work-related illness, injury and damage.

### Why you need Employers' Liability insurance?

When employees experience a work-related damage, injury or illness, they have the option to file a lawsuit for compensations if they believe the employer's negligence caused the issue. The compensation and legal costs arising during a claim invoking your liability could significantly damage your business. To protect your business, the employer's liability insurance is not only a wise choice, it is a must.

### What can we do for you or your business?

- ✓ Provide you with free and impartial specialist advice concerning risk management and cover options
- ✓ Provide you with the right insurance product which best suit your specific needs, helping you to:
  - ✓ Minimise your exposure to risk
  - ✓ Save your time and money
- ✓ Manage your insurance policies, timely informing you about the relevant aspects
- ✓ Manage your claims, provide assistance and representation in front of insurance partners
- ✓ Give you peace of mind that you are protected for things that matter to you

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### HOLFIN INSURANCE REINSURANCE BROKER S.A.

is authorized by Financial Supervisory Authority (Decision 114401/2006), being registered in the Brokers Registry under no. RBK-368  
Trade Registry Number: J40/14097/04.09.2006; Fiscal Number: 18988490

**Why you should choose us?**

- ✓ Our services are based on technical expertise and robust business knowledge, underpinned by complete understanding of your specific needs
- ✓ We have access to a large range of insurance providers allowing us to offer bespoke insurance solutions with the best value for you - both in terms of cover and price
- ✓ For highly specialized insurance products and / or better premiums we have access to international markets through Lloyd's syndicates, brokers or first class insurers and reinsurers
- ✓ We think holistic and act responsible. We believe that respect and integrity are vital to building and maintaining trust and good long term relationships

**Contact us in confidence at:**

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