

# EMPLOYERS' LIABILITY

Employees are the most valuable assets of an organisation and their safety is paramount. Employers are responsible for the health and safety of their employees while they are at work. The Employers' Liability (Compulsory Insurance) Act 1969 makes it compulsory for most businesses to hold employers' liability insurance. Employers' liability insurance enables companies to cover the costs of legal fees and any compensation paid to an employee who has been injured at work or has become ill while carrying out work duties.

Greater awareness and readily available access to legal advice and representation has resulted in employees becoming more informed regarding their rights to claim against their employer. Our employers' liability insurance is designed to address the range of exposures employers may face, whether it is an accident involving an employee slipping on a wet floor or an injury as a result of a major health and safety breach.

Exceptional insurance protection doesn't just happen – it takes creativity and client commitment. By blending comprehensive coverage with Allied World's innovation, financial strength and dedicated team of experienced professionals, we are able to offer the optimal protection for our clients. Our team of underwriters, claims managers and risk management professionals, with industry knowledge and authority to make decisions, offer an exceptional level of service to our brokers and insureds.

## KEY COVERAGE FEATURES

- Indemnity to others extension including Principals
- 90 day automatic acquisition coverage
- Enhanced witness attendance extension

## TARGET INDUSTRIES AND SECTORS

- Retail
- Manufacturing companies
- Consumer products
- Defence contractors
- Hotels and leisure

## CAPACITY

£25M or local currency equivalent.

## UNDERWRITING STRATEGY

- We target clients with a turnover greater than £50M
- We have the ability and appetite to write primary and / or excess layers
- To work with brokers and insureds to provide coverage provisions in line with the UK market conditions
- Underwritten through our company market platform, Allied World's UK employers' liability product is only available to purchase in conjunction with our general liability insurance. This combined offering can be bought alongside our property or healthcare liability policies.



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## RISK MANAGEMENT AND LOSS CONTROL

Risk management and loss control is core to Allied World's proactive approach to insurance. It is embedded in our underwriting process and is a key differentiator of our client service offering.

In addition, to our core risk engineering surveys, we offer a menu of risk management services to address the employers' liability risks faced by our clients' including:

- Slips and trips audit
- Manual handling and lifting assessment and training
- Workplace transport risk assessments
- Gap analysis of risk assessments
- Workshops dedicated to addressing key risk exposures
- Claims defence audits

This list is not exhaustive and we can offer a full suite of services to support initiatives that drive continuous improvement. By providing the tools and information necessary to avoid or mitigate losses, we can help to prevent problems and control outcomes before they happen, yet we are here to assist should a loss occur.

## CLAIMS SUPPORT CLIENTS CAN COUNT ON

Allied World's claims team has significant expertise across numerous product lines and is committed to the highest levels of professionalism, responsiveness and good faith in claims handling.

## FINANCIAL STRENGTH

Allied World recognises the importance of having a carrier with the financial strength to be there when your clients need it. We believe that our ratings, conservative balance sheet, expanding scope of operations and solid capital base put us in a superior position to withstand future economic upheavals and provide our insureds the protection they need.

Allied World's Lloyd's Syndicate 2232 benefits from the ratings assigned to the Lloyd's market: A+ (Superior) from A.M. Best, AA- (Very Strong) from Standard & Poor's and AA- (Very Strong) Fitch ratings. In addition, we are part of the Lloyd's chain of security and as a result all policies written by Syndicate 2232 are backed by the Lloyd's central fund.



Coverage is subject to the satisfaction of applicable regulatory licensing requirements and will be provided through appropriately licensed insurance intermediaries. Actual coverage may vary and is subject to policy language as issued. Risk management services are provided by or arranged through AWAC Services Company (Ireland) Limited, a member company of Allied World. **Allied World Europe** coverage will be underwritten by Allied World Assurance Company (Europe) dac, which is (i) authorized and regulated by the Central Bank of Ireland and authorized by the Prudential Regulation Authority and (ii) subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of regulation by the Prudential Regulation Authority are available upon request. Allied World Europe is rated "A" (Excellent) by A.M. Best, "A2" (Good) by Moody's and "A+" (Strong) by Standard & Poor's. Coverage underwritten within Switzerland is by Allied World Assurance Company, AG, which is regulated by the Swiss Financial Market Supervisory Authority and is rated "A+" (Strong) by Standard & Poor's. **Allied World Syndicate 2232** coverage will be underwritten by Allied World Syndicate 2232, including EU/EEA business that will be underwritten by Lloyd's Insurance Company S.A. (Belgium) and fully ceded to and reinsured by Allied World Syndicate 2232. Syndicate 2232 is managed by Allied World Managing Agency Limited, which is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Lloyd's market is rated "AA-" (Very Strong) by Standard & Poor's and "AA-" (Very Strong) by Fitch Ratings. © 2025 Allied World Assurance Company Holdings, Ltd. All rights reserved.