



Information Sheet

EMPLOYER'S LIABILITY INSURANCE

If you decide to employ your own PA/paid carer, you become an employer and should take out Employer's Liability Insurance. Wiltshire CIL works with Fish Insurance the main provider for Wiltshire Council.

If you are in receipt of a Direct Payment, Wiltshire Council will pay for your insurance with Fish.

This insurance policy also provides you with 24/7 access to employment law advice.

When you receive the certificate of insurance, please keep this safe for future reference.

Please note, if your PA/carers needs to carry out medical support this is **not** covered by the Employer's Liability Insurance. A separate policy is available from FISH Insurance. Please discuss your requirements with your social care worker at Wiltshire Council as there will be an additional cost for Healthcare Insurance. We can provide further information on request.

If you wish to make your own insurance arrangements with a different company, please contact Wiltshire CIL in the first instance.

SELF EMPLOYED PERSONAL ASSISTANT

If you engage the services of a self-employed Personal Assistant, we recommend the FISH Insurance policy is put in place, as it covers the self-employed person you engage to provide support. This insurance should be in addition to the self-employed Personal Assistant's own Public Liability Insurance policy.

CAR INSURANCE

If your PA/paid carer needs to use your car for work purposes, we recommend you notify your motor insurance provider to ensure your policy covers business use.

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