



Employer's liability insurance

Employers' Liability insurance protects the employer against liabilities to workers who are not covered by workers' compensation, or liabilities to workers suing the employer.

What's covered?

- Declaration Clause

Is it for me?

We've all heard of instances where employees try to wrongfully sue their employers, which is a loss of time, energy and legal fees.

Employer's liability protects you against the financial repercussions following any instance where an employee tries to sue when not protected by WIBA.

What's NOT covered?


- Nuclear Energy Risks Exclusion Clause (NMA 1975)
- War, Civil War, Political Risks & Terrorism and Exclusion Clause
- Electronic Date Recognition Clause (EDRC)
- Asbestos clause
- Any liability of the insured to pay compensation to an employee or to the legal personal representatives or dependents of an employee by virtue of any legislation providing for Workmen Injury Benefit Act.
- The insured's liability to employees of contractors to the insured.
- Any liability of the insured which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.
- Any sum which the insured would have been entitled to recover from any party but for an agreement between the insured and such party.




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