



enable
INSURANCE SERVICES

employers liability insurance *for* nanny employers

All UK employers are legally required to have an Employers' Liability Insurance policy with a minimum indemnity of £5 million or risk penalties imposed by the Health & Safety Executive. If caught without a suitable policy by a HSE inspector, employers are looking at fines of up to £2500 for any day of employing without it and up to £1000 if they cannot produce a Certificate of Insurance when asked.

Employers, domestic and commercial, have a responsibility to provide a safe working environment for employees. Although nanny employers may believe their homes are hazard free, regulations aside, it is vital to protect yourself against circumstances that may be beyond your control. Compensation claims and the legal costs attached are costly and stressful. No-one wants to foot a hefty bill for something unexpected.

For nanny employers finding the right, affordable insurance amongst policies designed for commercial use can be tricky and here at Nannytax we have had many requests for advice on where to find it. Working closely with our insurance partner, who has over 35 years experience in handling employment related claims, we are delighted to have developed **Enable Insurance Services** so we can provide a policy that's right for you, your home and your nanny.

Combined with Nannytax's 20 years experience of the nanny industry, you can be sure your nanny employment needs continue in safe hands.

A service provided by  **nannytax**
payrol experts who care

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ABOUT enable

INSURANCE SERVICES

What we provide

- A standard limit of indemnity of £10 million for Employers' Liability
- Cover for up to 5 employees if you decide to take on an additional nanny or nannies
- Cover if your nanny is temporarily travelling with you overseas, on holiday for example
- Additional Public Liability Insurance with an indemnity of £5 million included

Cost

An annual policy costs just **£99 (including Insurance Premium Tax)**. Whilst our ELL policy is competitively priced we do not compromise on the service we provide. You'll have complete peace of mind knowing you'll be fully supported in the event of a claim.

How to buy

When you subscribe to the Nannytax payroll service you can buy an Enable Insurance Services policy at the same time. Follow the instructions on our online subscription form at www.nannytax.co.uk or ask our advisors if subscribing to Nannytax by phone on **020 3137 4401**.

If you need the insurance separately visit www.enableinsurance.co.uk and click the 'Buy now' button on the home page to complete the short application form.

If you are an existing Nannytax client you can buy a policy through your Members Area account with us. Visit www.nannytax.co.uk to log in.

For more information

Visit: www.enableinsurance.co.uk

Tel: **020 3137 4570**

Email: care@enableinsurance.co.uk

If you have any questions don't hesitate to contact us. Our advisors will be very happy to help.

www.enableinsurance.co.uk

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