

# Direct Payments Factsheet – Insurance

CITY OF  
WOLVERHAMPTON  
COUNCIL

## Employed Personal Assistants

As a person who employs staff you are legally required to have insurance.

Accidents can happen in several ways. For example, your Personal Assistant may trip, fall, or be involved in a car accident. It could be that the Personal Assistant would think that you as the employer were to blame for this and may hold you responsible.

The following insurances must be in place before your Personal Assistant can start work:

### Employer's Liability Insurance

If your employee is injured whilst working for you and you are held legally liable, you will be protected to cover legal costs and compensation. By law most employers must have employer's liability insurance.

### Public Liability Insurance

This will insure you against any damages or injury caused to someone else by you or your Personal Assistant while working for you.

The Council has Contracted with Mark Bates Insurance Ltd for the next 5 years which means that Insurance Policies will be arranged for you and automatically renewed on an annual basis. You do not need to do anything.

If you do not wish to be insured with Mark Bates, then you can arrange your own insurance. However, you will have to let us know this. The Council will only pay to the value of Insurance that is Contracted with Mark Bates.

## Self-Employed Personal Assistants

It is extremely unlikely that the HMRC (HM Revenue & Customs) would consider anyone who works as a Personal Assistant in your home as self-employed (please see our Factsheet entitled "Employing People Legally"), it is the responsibility of the Personal Assistant who is self-employed to provide their own insurance cover to offer their services. You must ask to see a copy of the policy before you agree that they can provide you with the service. You would not pay for the insurance for someone who is self-employed.

## Personal Assistants from an Agency

It is the responsibility of the agency to have the correct insurance cover before offering their services. You must ask to see a copy of this before buying their service with your Direct Payment.

## Using a Vehicle

If your Personal Assistant is providing transport for you in their own vehicle, they will need to ensure that they take out the appropriate insurance cover. You must advise the Personal Assistant to contact their insurance company and request business cover. They must show you a copy of their vehicle insurance cover.

If the Personal Assistant is driving your vehicle, you must ensure they are added onto your insurance and contact your insurance company.

Most insurance companies do not charge for this additional cover.

Barrie Bookkeeping will provide support and guidance to you to ensure you have all the insurance cover you will need.

## Who to contact

Barrie Bookkeeping - Tel: 01902 912895  
Email: [DP@barriebookkeeping.co.uk](mailto:DP@barriebookkeeping.co.uk)

Adult Social Care - Tel: 01902 551199

Disabled Children and  
Young Person's Team - Tel: 01902 550911

Direct Payments Team - Tel: 01902 551294 (option 6)  
Civic Centre  
St Peter's Square  
Wolverhampton  
WV1 1RT  
Email: [Direct.payments@wolverhampton.gov.uk](mailto:Direct.payments@wolverhampton.gov.uk)