

Direct Payments Factsheet – Insurance



Employed Personal Assistants

As a person who employs staff you are legally required to have insurance. The City of Wolverhampton Council strongly recommends that you use the support provided by Ideal For All to do this.

Accidents can happen in a number of 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. Sometimes Employer's Liability Insurance and Public Liability Insurance can be included in a comprehensive household policy but this does not apply to most policies. You must check with your own insurance company and not assume that it is included in your household insurance policy for these purposes.

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 City of Wolverhampton Council will fund the cost of this insurance up to an amount of £84.00 as part of your first payment. We do not recommend who you use to provide your insurance cover but Ideal For All will provide you with information on which companies provide this cover.

We advise you to take out a policy that covers you in the event that your Personal Assistant takes you to an industrial tribunal or you need to make someone redundant. There are terms and conditions you must adhere to and these will be explained by the insurance company.

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.

Ideal For All will provide support and guidance to you to ensure you have all the insurance cover you will need.

Who to contact

Adult Social Care - Tel: 01902 551199

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

Direct Payments Team - Tel: 01902 551292 or 01902 551294
Civic Centre
St Peter's Square
Wolverhampton
WV1 1RT
Email: Direct.payments@wolverhampton.gov.uk

Ideal For All - Tel: 0121 558 5555 Email: info@idealforall.co.uk