

# **FACTSHEET 8:**

## **Insurance:**

### **Employing Personal Assistants**

You are legally required as a person who employs staff to have insurance. Flintshire County Council will provide funding to cover these costs and will support you to arrange this.

Accidents can happen in a number of ways, for example your personal assistant may trip, fall, or be involved in a car accident. If the personal assistant believes that you are to blame they may hold you responsible.

### **Insurance must be in place before your personal assistant can start work:**

#### **Employers Liability Insurance**

This will insure you to cover if the personal assistant has an accident or becomes ill as a result or while working for you, for example they get food poisoning.

#### **Public Liability Insurance**

This will insure you against damages or injury caused to someone else by you or your personal assistant while working for you.

Flintshire County Council will fund the cost of this insurance as part of your direct payment and will provide you with all the information you need. You will receive all the help you need to arrange and set up your insurance, so please don't worry.

## People who are Self-Employed

If it has been confirmed that the person providing your service is self-employed they must provide their own insurance cover to offer their services. You must ask to see a copy of the policy before you agree for them to provide your care and support. You must not pay for insurance for someone who is self employed.

## Using a Vehicle

If your personal assistant is providing transport for you in their own vehicle they will need to ensure they take out the appropriate insurance cover. You should advise the personal assistant to contact their insurance company and request business cover and show you a copy of the policy.

If the personal assistant is driving your vehicle you must ensure they are added onto your policy. Most insurance companies do not charge for this cover.

If you need further information, support, or advice about insurance cover, please contact the Direct Payments Support Service.

### Direct Payments Support Service

Tel: 01352 701100

Email: [dp.support@flintshire.gov.uk](mailto:dp.support@flintshire.gov.uk)



**“ I can  
now go  
places  
without  
my  
parents. ”**