

**Business Insurance**

**4. Public Liability Insurance**  
Protects against claims by members of the public from injury or loss resulting from an accident due to business negligence

Member of public slips on wet floor  
Customer not warned  
Customer must be compensated

**5. Property Insurance- buildings and contents**  
Covers buildings, equipment and stock against loss, damage as result of fire or damage

Factory owner compensated when building destroyed by fire

**6. Motor vehicle Insurance**  
All motor vehicles owned by a company must be insured.  
Types of cover  
Third party fire and theft&Comprehensive

Delivery company compensated because of comprehensive cover when driver in a crash

**1. Fidelity Guarantee insurance**  
Protects the business against financial losses as a result of theft or fraud by an employee  
Covers stealing, embezzling, insider info leaks.

An Post employee stealing 175,00 to cover gambling debts

**2. Product liability Insurance**  
Protects businesses against claims by members of the public for loss or damage suffered as a result of a defective product

Stella Lieback sued McDonalds for hot coffee burns

**3. Employer's liability Insurance**  
Protects employers against claims made by employees as a result of an accident at work

Former employee of Petmania multi-million settlement for contracting a rare disease