



What is Public Liability Insurance?

Public liability insurance is designed for businesses who interact with customers or members of the public. It protects against claims of personal injury or property damage that a third party suffers (or claims to have suffered) as a result of your business activities.

In real terms, this means that if someone is injured or their property is damaged while you're providing a service, they may take legal action against you to recover their losses. Public liability insurance is designed to help protect your business by ensuring that if this happens, you don't have to pay any legal or court costs. It covers incidents that occur in your workplace, as well as incidents at other locations.

Public liability insurance only covers claims made by external parties, not those made by your own employees.

Do I need Public Liability Insurance as a Tourism Business operator?

Public liability insurance is recommended for any business that interacts in public places. In every line of work, there's always the potential for something to go wrong – and accidents do happen.

Claims of personal injury or property damage can be incredibly expensive. Even if you're not at fault, you may still incur considerable legal costs while defending yourself.

As a tourism operator, no matter what type or size of business, the likelihood is you're business relies on a customer's experience, and usually in public places, meaning you require this type of cover.

The limit of cover you require will be dependent on the type of business you run and the inherent risk associated with your business activity. For example, a kayaking business may be seen as a risky style of business in comparison to a bird watching tour. Both require public liability, just different levels of cover to match the needs of the business.

Cover all the essentials*

It's important to choose a public liability insurance policy that covers your business and your staff (including directors, partners and employees) while they are acting within the scope of their duties.

With a public liability insurance policy, you can confidently protect your business against a wide range of circumstances, including injuries caused by slips or falls on your premises.



Aon's tailored package solutions are specifically designed with the tourism industry in mind.

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