

TITLE	EMPLOYER AND PUBLIC LIABILITY INSURANCE COVER REQUIREMENTS
CATEGORY	Guidance
REFERENCE	ADM01-G10
VERSION	1
DATE	April 2026
REVIEW DATE	April 2027

High Life Highland's (HLH) purpose is ***Making Life Better*** and its people values are: ***integrity, community, accountability, respect, and example***. The organisation's commitment to the provision of a safe and healthy workplace for its staff, volunteers, customers and contractors will make life better for everyone that it comes into contact with. HLH's purpose and people values are core to its commitment to continually strive to improve standards of health, safety and wellbeing.

The purpose of this instruction is to confirm the legal requirement for display of insurance cover certificates for:

1. Employers' Liability

Under the [Employers' Liability \(Compulsory Insurance\) Act 1969](#), employers are required to display the current [certificate](#) where an employee has reasonable access to it. This is for employees and does NOT need to be on a public noticeboard. Since October 2008 this can be displayed electronically (allowing for reasonable access). Please make hard copies of this available as required to any employees unable to access via this link.

2. Public (& Product) Liability.

There is no legal requirement to display a certificate and any parties with a particular interest in understanding if we have cover and to what levels should be issued with the TWIMC letter available only on request.

(In the event of any legal correspondence relating to insurance claims being received this should be passed without delay to The Highland Council Insurance Section insurance.claims@highland.gov.uk who will investigate and contact you as required for further information).

Steve Walsh
Chief Executive
High Life Highland

Version history

Version	Title	Status*	Date	Notes
1	EMPLOYER AND PUBLIC LIABILITY INSURANCE COVER REQUIREMENTS	New format	07/05/2024	
2	New Policy added	Updated	29/04/2025	
3	New Policy added	Updated	08/04/2026	
4				
5				
6				

*Status Key

Created = a new policy

Updated = previous version retained with amendments/additions

Reviewed = existing version considered to need no amendments/additions

Archived = No longer required



05 March 2026

Your Zurich Municipal Insurance

Our Reference AM/IND
 Policy Number GLA-14U005-0013
 Customer Name Highland Council


To Whom it May Concern

This is to confirm that Highland Council have in force with this Company until the policy expiry on 31 March 2027 Insurance incorporating the following essential features:

Limit of Indemnity		
Public Liability	£25,000,000	any one event
Pollution/Products Liability	£25,000,000	for all claims in the aggregate during any one period of insurance any one event inclusive of costs
Employers' Liability	£25,000,000	any one event inclusive of costs
Excess		
Public Liability/Products Liability/ Pollution	£1,042,000	any one event
Employers' Liability	£1,042,000	any one event
Indemnity to Principals	Covers include a standard Indemnity to Principals Clause in respect of contractual obligations.	
Full Policy	The policy documents should be referred to for details of full cover.	

Yours sincerely

On behalf of Zurich Municipal
 Zurich Municipal is a trading name of Zurich Insurance Company Ltd



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