## Insurance for start-ups

Insurance means peace of mind. You may not need every type of insurance, but you do need to consider them all when starting a new business.

INSURANCE TYPE:	DO I NEED IT:	
	YES	NO
PROFESSIONAL INDEMNITY INSURANCE  Cover for claims of poor or damaging advice.		
PUBLIC LIABILITY INSURANCE  Cover for injury or damage to anyone or anything else.		
EMPLOYERS' LIABILITY INSURANCE  Cover for injury suffered by employees.		
DIRECTORS AND OFFICERS LIABILITY INSURANCE  Cover for claims of mismanagement of your limited company.		
BUSINESS EQUIPMENT AND OFFICE INSURANCE  Cover for loss or damage to anything you use for your business, even your laptop.		
BUSINESS INTERRUPTION INSURANCE  Covers loss of income and additional business costs during periods where you are unable to use your normal place of work.		

