



Is your business insurance up to date?

Why it matters

Shoes. If they're too small, or full of holes, they're not much use to you, are they? The same goes for your professional insurance.

If your business has grown or changed, your insurance should keep pace. Otherwise, it can affect whether a claim's paid.

Is your cover watertight? Spot any gaps by answering a few quick questions.

Is every business name you use on your policy?

If someone sues you citing a name that's not on your policy, you may not be covered.

Check the name on your insurance is correct. Does the same name appear on your client contracts? To be on the safe side, add any other trading names you use as 'additional insureds'.

Here's some more help on [getting your name right on your insurance](#).

Have you changed or added to what you do?

Your policy covers you for the business activities you identified when you bought it. It may not protect you if you've expanded what you do or changed direction.

A claim that's rejected by your insurer can be an expensive shock. Check everything you do is covered by your policy.

Have you taken on new staff?

Paid or unpaid, full-time or temporary, it doesn't matter. Whether you have one employee or 100, you need employers' liability insurance. It's the law.

It's also a hole in your cover you really don't want. Because you can be fined up to £2,500 for every day you should've had it but didn't. Gulp.

Check who needs employers' liability insurance (most people) and who's exempt [here](#).

Do you have the right level of cover?

Are you working with bigger clients or taking on new contracts? Has your turnover increased? If your business is growing, your cover needs to scale up with it.

You'll find more on how to work out the level of cover you need [here](#). But it's best to think 'what's the worst mistake I could make?' Then work out how much it might cost to put right.

It's spring-cleaning season. Which makes it the perfect time to tidy up your insurance. You can make changes or update your details by signing in to your account.

[Sign in](#)

Otherwise, drop an email to contactus@policybee.co.uk. Or call us at **0345 222 5360**. We'll be happy to help.

All the best,

Your PolicyBee Team