

Title:

Public Liability ~ Whose Fault Is It Anyway?

Word Count:

778

Summary:

Have you ever walked past a footpath where the concrete has lifted or watched several people w

When a member of the public suffers an injury or loss due to the negligence of another party,

Keywords:

Insurance, Professional Liability Insurance, Liability

Article Body:

Have you ever walked past a footpath where the concrete has lifted or watched several people w

When a member of the public suffers an injury or loss due to the negligence of another party,

Now we've all heard the stories about exorbitant judgements being awarded to people claiming t

For example:

A person disobeys an official Council sign forbidding swimming and diving in a rock pool. This

Then there's the hotel patron who left the hotel inebriated and sued the publican after tripping

It's a sad fact that in today's litigious society, fewer and fewer people are prepared to take

Unfortunately, when the public's attention is drawn to public liability insurance, it is all t

For example:

- After many requests to her landlord to repair the state of her backyard, a young mother trip

- An elderly man was seated in a fast food restaurant when his chair suddenly collapsed causin

And who could forget Erin Brockovich, that David and Goliath type class action bringing a gian

When someone's life is turned upside down through no fault of their own, they should receive j

Public liability insurance is crucial to ensure that

a. The injured party gets paid, and

b. The 'at fault' party is not left bankrupt by the result.

With the rising number of public liability claims and the soaring premium costs, however, many

- Ensure sound risk management. I.e.: take every precaution to lessen the chances of injuries

- Create your own 'insurance pool'. I.e.: approach similar organisations as yours and apply fo

- Talk to your broker ~ it is in his best interests to look after yours.

All in all, Public Liability insurance is a necessity in today's society. It allows for justic

Whose fault is it anyway? With careful risk management, that question need never arise again.

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