



Get a quote today

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Stallholders Insurance



At LCIS we are here to help and protect hobbyist and not-for-profit stallholders so they can confidently focus on their passions and what they enjoy the most.

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THE IMPORTANCE OF INSURANCE FOR STALLHOLDERS

As a stallholder you have a common law duty of care to members of the public (third parties) who come into contact with you whilst retailing your products and/or services. If someone is injured in an accident or their property is damaged whilst you are providing a service or as a result of a product you have sold, they may make a legal demand against you.

STALLHOLDERS PUBLIC & PRODUCTS LIABILITY INSURANCE

A Public & Products Liability policy is your best defence against potentially costly claims that can result from something you do or fail to do as a stallholder. It may provide cover in the event you are legally liable to pay compensation, subject to the terms and conditions of the policy.

WHAT THE POLICY CAN PROTECT YOU FROM



LEGAL COSTS

Provides covers against legal costs in the event that a claim is made against you for claims alleging negligence.



PROPERTY DAMAGE

Provides cover for damage to property caused through your activities including damage caused by negligence.



PRODUCTS LIABILITY

Helps protects against claims of personal injury or property damage caused by products sold or supplied by you.



PERSONAL INJURY

Provides covers for legal costs in the event that a claim is made against you including for claims alleging negligence.



THIRD PARTY

Provides cover for claims made by third parties.



DAMAGED/GOODS

Provides cover for damage caused to other people's property in your custody or control where you have been negligent.



CASE STUDY: How This Policy Can Protect People Like You

- A stallholder's tent comes loose in windy conditions because it was not properly secured, and hits someone's parked car.
- A person slips on a wet surface in front of a market stall because the stallholder did not make it safe for people to walk on.
- The cake products the stallholder is selling cause multiple people to become seriously ill.