Insurable Risk

Business & Management

Which business risks are insurable, and the duties on the insured.

Cover a business commonly holds.

Cover	Protects against
Employers' liability	Employee injury claims — often compulsory
Public liability	Third-party injury or damage
Professional indemnity	Negligent advice or service
Product liability	Harm caused by goods supplied
Business interruption	Lost income after an insured event
Cyber	Breach costs, ransom, liability
Directors' and officers'	Personal claims against directors

Educational reference. Employers' liability insurance is legally compulsory in many countries, with daily fines for non-compliance.