Sole Traders Liability Claims

Important Notice: These are examples only. You should read them only as a guide. They do not form part of any policy. Every claim is different. We always determine indemnity decisions and claim payments on an individual basis, after we have assessed the claim. Information provided is general only and has been prepared without taking into account any person's particular objectives, financial situation or needs. Insurance cover and whether a policy responds to a claim is subject to the terms, conditions, limits and exclusions of the policy. When making a decision to buy or continue to hold a financial product, you should review the relevant policy documents.

Employee Theft

A bookkeeper employed part time by a landscape gardener gradually diverted significant funds into a personal bank account by altering financial records. The discrepancies were only identified during the end of tax year reconciliation by the gardener's accountant. The actions of the bookkeeper resulted in a substantial financial loss. After an investigation into the employee's conduct, the matter was settled for approximately $450,000.

Workplace Health And Safety

An apprentice working for an electrical contractor sole trader suffered injuries after allegedly not receiving sufficient training and instruction before using specialised equipment. This resulted in a SafeWork investigation, which resulted in significant legal and related costs. The matter was settled for approximately $80,000.

Unfair Dismissal

A sole trader retailer employed an assistant, who was dismissed due to concerns over their performance. The employee alleged that they had not been given the appropriate warnings or an opportunity to improve their performance and began an unfair dismissal claim seeking compensation and legal costs. The matter was settled for approximately $20,000.

WH&S Investigation

A sole trader operating a small recycling business needed an additional short-term worker they contracted a labour hire worker. Unfortunately, the labour hire worker suffered a serious workplace injury while performing maintenance on equipment used as part of the sole trader's business. The worker suffered a severe hand injury. WorkSafe investigated the insured. The policy paid $95,000 for legal representation of the insured associated with that investigation.

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