



Employers' Liability (Compulsory Insurance) Act 1969

1969 CHAPTER 57

1 Insurance against liability for employees.

- (1) Except as otherwise provided by this Act, every employer carrying on any business in Great Britain shall insure, and maintain insurance, under one or more approved policies with an authorised insurer or insurers against liability for bodily injury or disease sustained by his employees, and arising out of and in the course of their employment in Great Britain in that business, but except in so far as regulations otherwise provide not including injury or disease suffered or contracted outside Great Britain.
- (2) Regulations may provide that the amount for which an employer is required by this Act to insure and maintain insurance shall, either generally or in such cases or classes of case as may be prescribed by the regulations, be limited in such manner as may be so prescribed.
- (3) For the purposes of this Act—
 - (a) “approved policy” means a policy of insurance not subject to any conditions or exceptions prohibited for those purposes by regulations;
 - [^{F1}(b) “authorised insurer” means—
 - (i) a person who has permission under [^{F2} Part 4A] of the Financial Services and Markets Act 2000 to effect and carry out contracts of insurance of a kind required by this Act and regulations made under this Act, or
 - (ii) an EEA firm of the kind mentioned in paragraph 5(d) of Schedule 3 to the Financial Services and Markets Act 2000, which has permission under paragraph 15 of that Schedule to effect and carry out contracts of insurance of a kind required by this Act and regulations made under this Act;]
 - (c) “business” includes a trade or profession, and includes any activity carried on by a body of persons, whether corporate or unincorporate;

Changes to legislation: There are currently no known outstanding effects for the Employers' Liability (Compulsory Insurance) Act 1969, Section 1. (See end of Document for details)

- (d) except as otherwise provided by regulations, an employer not having a place of business in Great Britain shall be deemed not to carry on business there.

[^{F3}(3A) Subsection (3)(b) must be read with—

- (a) section 22 of the Financial Services and Markets Act 2000;
(b) any relevant order under that section; and
(c) Schedule 2 to that Act.]

Textual Amendments

- F1** S. 1(3)(b) substituted (1.12.2001) by [S.I. 2001/3649](#), [arts. 1](#), 280(2)
F2 Words in s. 1(3)(b)(i) substituted (1.4.2013) by [Financial Services Act 2012](#) (c. 21), s. 122(3), [Sch. 18 para. 34](#) (with [Sch. 20](#)); [S.I. 2013/423](#), art. 3, [Sch.](#)
F3 S. 1(3A) inserted (1.12.2001) by [S.I. 2001/3649](#), [arts. 1](#), 280(3)

Changes to legislation:

There are currently no known outstanding effects for the Employers' Liability (Compulsory Insurance) Act 1969, Section 1.