

The Insurance Angle — how to use it

INTERNAL · sales guidance, not for client circulation

The insurance angle is the strongest single hook across every pack, because it converts an abstract legal duty into a direct threat to the owner's own money. It applies equally to haulage, warehousing, manufacturing, engineering, construction, stonemasonry, agriculture and garages. Use it everywhere.

1. The three facts, in the order that works

Order	The fact	Why it lands
1	Your insurance will not pay an HSE fine. Criminal fines are uninsurable as a matter of public policy.	Most owners genuinely believe they are covered. This is the moment the conversation changes.
2	A firm turning over under £2 million faces a £250,000 starting point.	Converts an abstract risk into a number bigger than their annual profit.
3	Your EL policy protects your employee, not you. If you failed in your duties, the insurer pays the claim and may then sue you to get the money back.	This is the one nobody knows, it comes from HSE's own guidance, and it removes the last comfort blanket.

Delivered in that order it is devastating, and every word of it is true and sourced. That matters — the moment you overstate it, a decent broker will pull the thread and you lose the client.

2. What NOT to say

Do not say	Because	Say instead
Your insurance will be void	For Employers' Liability that is wrong. The insurer cannot refuse to pay the employee for those reasons.	Your insurance protects your employee, not you — and the insurer may come after you for the money afterwards.
You will get a discount on your premium	You cannot promise another company's pricing decision, and it may not move at all.	Underwriters price on risk and ask for exactly this evidence. Put the file in front of your broker and ask what difference it makes.
This makes you compliant	No document makes anybody compliant, and it creates a reliance you do not want.	This gives you the framework. You still have to complete it and follow it.
HSE approve this	They do not approve anybody's material.	Built on HSE's own published guidance, under the Open Government Licence.

3. Why the insurance angle beats the fine angle alone

- A fine feels like something that happens to other people. Money being clawed back by your own insurer feels personal and immediate.
- It gives the owner a reason to act that is not about safety at all, which is useful because many of them have already decided safety is somebody else's problem.
- It creates a natural second conversation with the broker, and the broker is a leveraged channel in their own right — one broker has hundreds of clients in the same trades.

- It gives them something to gain, not only something to avoid. The renewal file is a positive reason to buy.

4. The broker channel

Brokers and Employers' Liability underwriters carry the risk that these firms create. A broker who can hand a client a compliance pack reduces their own claims experience, differentiates their service and looks like the adult in the room. Approach them with the proposition framed as their benefit, not ours: fewer claims, better presented risks, a reason to call clients before renewal.

One broker relationship can reach more businesses than a year of cold approaches. This is the single highest-leverage distribution route in the whole plan.