

Accident Insurance for Tree Surgeons

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How would you pay the bills if you had an injury and couldn't work?

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This is an important question, but one that is rarely considered. You have probably insured everything – your pets, your house contents and your car. For your business, no doubt, you have liability and tool insurance.

But what is the most important item in your business? It is often the only thing that is not insured. It's you! It's odd that most people insure against someone stealing their TV or their chainsaw, but if they fracture their spine and can't work they don't have any cover.

Unfortunately this type of insurance has had bad press because people buy poor quality cover. However, there are some fantastic policies on the market, including income protection which is generally considered the best type of cover to have. You will see why when you read our review below of some of the cover options.

Compensation schemes

These often cost less than £10 per month or are free with some bank accounts. They normally offer huge, headline-grabbing amounts of compensation – '£20,000 for the loss of use of a leg'. It sounds great but on closer inspection it becomes clear that if you were to break your leg and be

off work for six months you would get nothing as the 'loss of the use of a leg' is not permanent and therefore not covered. These are normally the worst types of policy and should be avoided.

Hospitalisation schemes

These policies pay out if you have to stay in hospital overnight. In theory they are a good idea but if you break a leg and don't stay in hospital then you may get nothing. The problem here is that there are countless injuries that could stop you from working for several months but do not require a stay in hospital. Again, avoid these types of policy.

Mortgage payment protection policies

These are often sold when you take out a mortgage. Although they offer basic protection there are drawbacks. Firstly, they are almost always over-priced, especially if they have been bought from a bank or building society. They normally have a waiting period of at least 30 days before they will pay out and a limited claim period, normally 12 to 24 months. It is likely that you can obtain substantially better and cheaper cover elsewhere.

Accident protection policies

These come in a variety of guises and are sometimes attached to a public liability policy. Although the cover is usually fairly basic they are better than nothing. There are also a few companies that market these directly to the public. The main drawback with these plans is that they generally only pay out a small amount of money for a limited time period.

Income protection policies

Normally this is by far the best type of policy to have. It has a number of advantages over other types of cover and is more affordable than you might think.

Firstly, income protection policies have much shorter waiting periods – in some cases you only need to be off for three days! Secondly they can cover all illnesses and all accidents, not just those at work. Finally, they pay a monthly income to you for as long as you can't work. This could be right up to the age of 65 – considerably longer than other policy types.

The other important point is that you do not have to be in hospital to receive an income from the plan: you simply have to be unable to do your job.

About half of our claims are not related to being a tree surgeon. Last year we had two clients break bones at BBQs and one client fractured his coccyx whilst walking his dog. Indeed, our two longest claims have both come from winter sports injuries and have lasted over a year.

Summary

So, if you are looking for personal accident/injury insurance there are a few golden rules to follow:

- Be careful about buying insurance from banks or building societies.
- If it only costs £10 per month or it is free with your bank account then ask yourself why.
- Never buy personal accident insurance based on price alone.
- If you buy your personal accident policy combined with other insurances you probably won't be getting the best cover.
- Use a specialist company that knows your industry. You will then end up with better quality insurance that suits your needs.



(Image courtesy of Daniel Green, Christopher Hoare Tree Services: staged scenario from first-aid training run by Galahad Associates delivered in association with TreeKit)

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