



Jersey

**EMPLOYERS' LIABILITY (COMPULSORY
INSURANCE) (GENERAL) (JERSEY)
REGULATIONS 1973**

Official Consolidated Version

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Jersey

EMPLOYERS' LIABILITY (COMPULSORY INSURANCE) (GENERAL) (JERSEY) REGULATIONS 1973

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EMPLOYERS' LIABILITY (COMPULSORY INSURANCE) (GENERAL) (JERSEY) REGULATIONS 1973¹

THE STATES, in pursuance of Articles 1(2), 2, 4 and 6 of the [Employers' Liability \(Compulsory Insurance\) \(Jersey\) Law 1973](#), have made the following Regulations –

Commencement [[see endnotes](#)]

1 Prohibition of certain conditions in policies of insurance

- (1) Any condition in a policy of insurance issued or renewed in accordance with the requirements of the [Employers' Liability \(Compulsory Insurance\) \(Jersey\) Law 1973](#) (hereinafter referred to as the "Law") after the coming into force of this Regulation which provides, in whatever terms, that no liability, either generally or in respect of a particular claim, shall arise under the policy, or that any such liability so arising shall cease –
- (a) in the event of some specified thing being done or omitted to be done after the happening of the event giving rise to a claim under the policy;
 - (b) unless the policy holder takes reasonable care to protect the policy holder's employees against the risk of bodily injury or disease in the course of their employment;
 - (c) unless the policy holder complies with the requirements of any enactment for the protection of employees against the risk of bodily injury or disease in the course of their employments;
 - (d) unless the policy holder keeps specified records or provides the insurer with, or makes available to the insurer, information therefrom,
- is hereby prohibited for the purposes of the Law.
- (2) Nothing in this Regulation shall be taken as prejudicing any provision in a policy requiring the policy holder to pay to the insurer any sums which the latter may have become liable to pay under the policy and which have been applied to the satisfaction of claims in respect of employees or any costs and expenses incurred in relation to such claims.

2 Limit of amount of compulsory insurance

The amount for which an employer is required by the Law to insure and maintain insurance shall be £5 million in respect of claims relating to any one or more of the employer's employees arising out of any one occurrence.²

3 Employees not ordinarily resident in Jersey

The requirements of the Law and Regulations under the Law shall apply in respect of employees not ordinarily resident in Jersey who are present in Jersey in the course of their employment for a continuous period of not less than 14 days, as they apply in respect of employees ordinarily resident in Jersey.

4 Employers to obtain certificates of insurance

Every employer shall, within a reasonable time of entering into a contract of insurance in accordance with the requirements of the Law obtain from the insurer with whom the employer contracts, in respect of the policy of insurance expressing the contract, a certificate of insurance in the form and containing the particulars set out in the Schedule to these Regulations.

5 Display of copies of certificates of insurance

- (1) Where a certificate of insurance has been obtained by an employer in accordance with Regulation 4, the employer shall display a copy or copies of that certificate at the employer's place of business or, where the employer has more than one place of business, at each place of business at which the employer employs any person whose claims may be the subject of indemnity under the policy of insurance to which that certificate relates.
- (2) Copies of any certificate of insurance obtained in accordance with Regulation 4 shall be displayed in such numbers and characters and in such positions as to be easily seen and read by every person employed whose claims may be the subject of indemnity under the policy of insurance to which the certificate relates and, where displayed in the open, shall be protected from the weather.
- (3) Copies of any certificate of insurance obtained in accordance with Regulation 4 shall be kept displayed until the expiration of the period of insurance stated in the certificate, or if the policy of insurance to which the certificate relates is cancelled before that time, until the policy is cancelled and, in either case, shall not be displayed thereafter.

6 Production of certificates of insurance

Where an employer is served with a notice issued on behalf of the Minister requiring the employer so to do, the employer shall produce or send to any officer in an administration of the States for which the Minister is assigned responsibility who is specified in the notice, at the address and within the time specified therein, the original or a copy of every certificate of insurance issued to the employer in accordance with Regulation 4, which relates to a period of insurance current at the date of the notice.

7 Inspection of policies of insurance

An employer who has entered into a contract of insurance in accordance with the requirements of the Law shall, during the currency of the insurance, permit the policy of insurance expressing the contract or a copy thereof, to be inspected at any reasonable time by any person duly authorized in that behalf by the Minister on production, if so required of the person's authority, at the place of business of the employer or, in the case of a company, at its registered office.

8 Citation

These Regulations may be cited as the Employers' Liability (Compulsory Insurance) (General) (Jersey) Regulations 1973.

SCHEDULE

(Regulation 4)

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE³

EMPLOYERS' LIABILITY (COMPULSORY INSURANCE) (JERSEY) LAW 1973

(A copy or copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy.)

Policy No.

1. Name of policy holder.
2. Date of commencement of insurance.
3. Date of expiry of insurance.

We hereby certify that the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Jersey.

Signed on behalf of (Authorized Insurer)

..... (Signature)

ENDNOTES

Table of Legislation History

Legislation	Year and No	Commencement
Employers' Liability (Compulsory Insurance) (General) (Jersey) Regulations 1973	R&O.5879	1 April 1974, 1 April 1975 (Regulations 5 and 6)
Employers' Liability (Compulsory Insurance) (General) (Amendment) (Jersey) Regulations 1974	R&O.5930	1 April 1974
States of Jersey (Amendments and Construction Provisions No. 8) (Jersey) Regulations 2005	R&O.48/2005	9 December 2005
Employers' Liability (Compulsory Insurance) (General) (Amendment No. 2) (Jersey) Regulations 2005	R&O.56/2005	7 September 2005

Table of Endnote References

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- ¹ *These Regulations have been amended by the States of Jersey (Amendments and Construction Provisions No. 8) (Jersey) Regulations 2005. The amendments replace all references to a Committee of the States of Jersey with a reference to a Minister of the States of Jersey, and remove and add defined terms appropriately, consequentially upon the move from a committee system of government to a ministerial system of government*
- ² *Regulation 2*
- ³ *Schedule*
- amended by R&O.56/2005*
- substituted by R&O.5930*