

## Accident At Work

Accidents at work are a major source of compensation claims in the UK. Employers have a duty to ensure workplace safety for their employees both at Common Law and under safety regulations imposed by numerous statutes eg The Health and Safety At Work Act.

There are many types of industrial accidents such as :-

- Machinery accidents
- Lifting accidents
- Lifting equipment accidents
- Falls, slips and trips
- Defects in premises or equipment
- Defective or inadequate safety/protective equipment

If it is felt that the accident was partly your fault your claim may be reduced. This called Contributory Negligence and your compensation would be reduced in proportion to the extent to which you are held to be responsible.

Employers are required by law to carry Employers Liability Insurance to ensure that funds are available to compensate employees injured at work.