

## **New Employers' Liability Insurance Bill could help thousands of injured workers obtain compensation each year**

The Employers' Liability Insurance Bill, introduced to Parliament by Andrew Dismore, Labour MP for Hendon, on the 26th January, sets to address the problem of the fact a large number of injured workers go uncompensated each year; because they cannot trace details of their employer's insurance.

The new Bill would permit the formation of an Employers' Liability Insurance Bureau (ELIB), which would provide a compensation fund for injured workers who cannot trace details of their employer's insurance, and would otherwise be entitled to compensation. The ELIB would also be responsible for administering a compulsory database of employers' insurance policies.

The implementation of this Bill, which will receive its second reading in Parliament on 13th March; can only be welcomed by MyClaim, when recent figures published by the Department for Work and Pensions demonstrate that the current system, for tracing employers' insurance policies, which offers an online tracing service, is far from adequate. Since the implementation of this system, run by the Association of British Insurers, in 1999, only 35% of the enquiries submitted have been successful, leaving a staggering 6000 policies untraced each year.

Although insurers have agreed to hold data in a searchable format from 1999 onwards, this unfortunately does not help the thousands of injured and sick workers who have been exposed to harmful environments over a long period of time, and need to trace policies pre-dating 1999.

The current system is particularly unhelpful for those suffering from asbestos-related diseases where symptoms do not present themselves until many years after exposure. The proposed new work injury claims compensation fund would ensure that these victims would no longer go uncompensated.

Mr. Dismore commented: "If compensation is there for people injured by uninsured drivers, it should be there for sick and injured workers... The aim of my Bill is to level that playing field."

The Association of Personal Injury Lawyers (APIL) are strong advocates for the Bill. Denise Kitchener, Chief Executive of APIL commented: "We have been calling for the introduction of an ELIB for more than ten years... People who cannot trace their employers' insurers often have no option but to give up their right to compensation, and an ELIB would provide the back up these people need to make sure their claims do not have to be abandoned."

If you or a loved one are unfortunate enough to be or have been caused harm at work, and you wish to bring a claim for personal injury compensation MyClaim can assist. MyClaim guarantees that your claim will be handled by a firm of solicitors with many years of specialist knowledge and experience in work based claims including industrial disease and deafness claims. Importantly MyClaim can offer legal representation on a "No Win No Fee" basis, and guarantees that the injured party will receive 100% of their compensation.