

Island of Guernsey

Ordinance of the States

V
1994

Made 23rd February, 1994

Came into Operation 1st March, 1994

The Employers' Liability (Compulsory Insurance) (General Provisions) Ordinance, 1994

THE STATES, in exercise of the powers conferred upon them by sections 1(1) and 9(1) of the Employers' Liability (Compulsory Insurance) (Guernsey) Law, 1993(a), hereby order: -

Minimum insurance cover for purposes of Law.

1. For the purposes of section 1 of the Law, the amount for which an employer is required to insure and maintain insurance shall be £2,000,000 in respect of claims relating to any one or more of his employees arising out of any one occurrence.

Prohibition of certain conditions in approved policies.

2. (1) Any condition in a policy of insurance issued or renewed for the purposes of the Law which provides (in whatever terms) that no liability (whether 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 his 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 employment; or
 - (d) unless the policy holder keeps specified records or provides the insurer with or makes available to him information therefrom;

is hereby prohibited for the purposes of the Law.

(2) Nothing in subsection (1) shall affect 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 in the satisfaction of claims in respect of employees or any costs and expenses incurred in relation to such claims.

(a) Ordres en Conseil No. XIII of 1993.

Meaning of “the Law”.

3. In this Ordinance the expression “the Law” means the Employers’ Liability (Compulsory Insurance) (Guernsey) Law, 1993.

Citation.

4. This Ordinance may be cited as the Employers’ Liability (Compulsory Insurance) (General Provisions) Ordinance, 1994.

Commencement.

5. This Ordinance shall come into force in the 1st March, 1994.

K. H. TOUGH,
Her Majesty’s Greffier.