

Safety, Insurance & Liability

Home & Repair Services

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Guides the insurance and liability protection a home-services business needs — public/third-party liability (damage to customer property), workmen/accident cover for technicians, and handling damage/theft/injury claims — so an accident or damage does not become a ruinous liability. Use it to manage risk. For on-site safety use the On-Site Safety Protocol.

Purpose of this tool & output

Cover the risks of working in homes

How the output is used

Use it to cover the risks of working in homes — the safety practices and insurance (liability, technician, property) a service business needs.

Important cautions

Working inside customer homes creates real liability (property damage, injury); public-liability and technician accident cover are essential — one uninsured serious incident can wipe out the business. Own genuine faults and insure the rest.

Companion documents

- Registrations & Licences Guide
- GST Compliance for Services
- Trade-Specific Licences Guide
- Labour & Statutory Compliance
- Consumer Protection & Service Terms
- Customer Data Privacy (DPDP)

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.