Insurance

You'll be in people's homes and at baby groups with little ones, so the right cover matters. Here's what you need, and what's worth a look.

YOU NEED

- **Public liability insurance.** Covers you if someone is hurt or their property is damaged because of your work. Your agreement asks for it, and many venues and baby groups will want to see your certificate before you start.
- **Business use on your car insurance.** Driving to sessions and home visits usually needs business use added. A quick call to your insurer sorts it, often for very little.

WORTH A LOOK

- **Cover for your kit.** Your card reader, display and stock, at home and on the road. Some home policies cover business equipment; many don't, so ask.
- **Personal accident or income protection,** if you'd struggle without your earnings for a while.
- **Employers' liability** is the law only if you take someone on to help you.

GOOD TO KNOW

Getting it sorted

What does it cost?

Public liability for a small business like this is usually a modest monthly cost. Our planning figures allow about £10 a month. Shop around, and check the level of cover a venue asks for before you buy.

Can you help?

Yes. Ashley can tell you the policy she holds as our founding Memory Catcher, so you can match it or use it as a starting point.

Keep your certificate handy

Save a copy on your phone. Baby group hosts and venues often ask for it, and having it ready makes you look like the professional you are.

Talk to Ashley
WhatsApp 07581 339915
Evenings are fine

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Ashley

Ashley Eccleston
Co-founder of Bespoke Foil Company & the Memory Catcher™ Franchise

This guide is general information as at November 2026, not insurance advice. Your insurer or broker can tell you what your own business needs. The Bespoke Foil Company Ltd · 2nd Floor, Pier House, Wallgate, Wigan WN3 4AL · Company no. 12941845