**Business insurance**

1. Think about a career you might like to have that involves working with clients or the public, and write it in the top cell of the table below. For example, ‘Tradesperson,’ ‘Digital marketing,’ or ‘Teacher’.
2. For each type of insurance in the column on the left, describe some of the risks involved which it might cover in your chosen career. For example, if you hope to work as a tradesperson, a risk covered by income protection might be a serious back injury from heavy lifting. Write this under the heading ‘Risks’ in the table below.
3. For each type of insurance, read the risks you have written and think about whether or not you are likely to need that sort of insurance. You can then fill in the final column with a simple ‘yes’ or ‘no’.

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| **Type of insurance** | **Risks** | **Needed?** |
| Income protection |  |  |
| Tool cover |  |  |
| Workers compensation |  |  |
| Public liability |  |  |
| Professional indemnity |  |  |