

What is the Employers' Liability Tracing Office (ELTO)?

In a move to pro-actively help potential claimants find their employers' liability (EL) insurer, if they have suffered injury or disease, the insurance industry has formed an independent body called the Employers' Liability Tracing Office (ELTO). The Financial Services Authority (FSA) has subsequently published new regulations which reinforce the need to improve the tracing of EL insurance policies. By collating information on EL insurance policies on a central database, ELTO will improve the effectiveness of finding the correct EL insurer.

How does this affect you?

What this now means is that your EL insurer needs to capture some additional information from you. The information is mandatory and without it, they won't be able to insure you for EL.

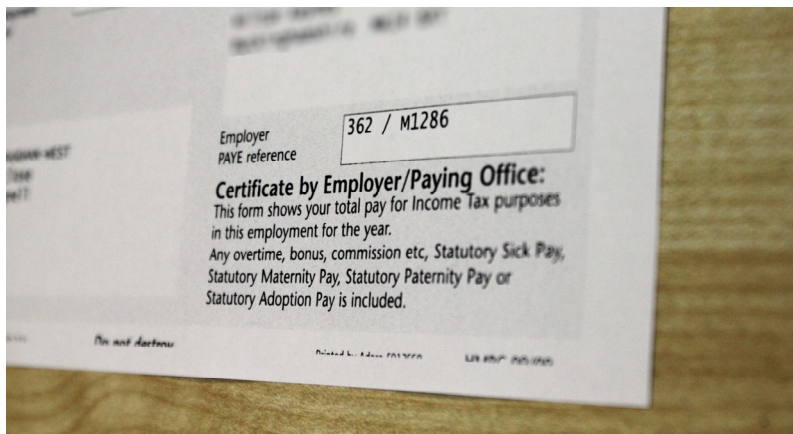
What do you need to supply to us?

All employers are given a unique Employer Reference Number (ERN) by HM Revenue and Customs (HMRC) when they register as an employer. This reference is sometimes also referred to as the Employers PAYE reference. It usually takes the form of a three-digit number HMRC office number followed by a reference number unique to your business.

It appears on most correspondence you receive from HMRC (including your welcome pack from them) and is also used on any P60s and P45s that are issued to your employees.

We will also ask you for full details including registered address and ERN of any subsidiary companies or other employers covered by your employers' liability policy.

The ERN has been chosen as it is the most appropriate unique identifier for employers. Please note we will only use your ERN information for the ELTO database.



An ERN on a P60

How should you supply this information to us?

Please provide the information requested by your insurance broker who is your first point of contact. They understand your circumstances and will know what information to provide us.

We are required by the new FSA regulations to collate the above data which will help make the traces undertaken by ELTO more effective, so we really need your help by providing this information.

More information

For more information on the ELTO, please visit their website www.elto.org.uk.

If you have any questions or need some assistance with finding or identifying your ERN, please don't hesitate to get in touch with your insurance broker.