

Public Liability Insurance Compliance Features and Benefits

Automating **Public Liability Insurance (PLI)** verification is a critical safeguard for local authorities. In the manual world, a council might grant a permit based on an out-of-date PDF, or worse, have a contractor's insurance expire mid-way through a 3-month scaffolding project without anyone noticing.

Formsite transforms PLI from a "one-off check" into a continuous compliance monitor.

The PLI Compliance Workflow

1. **Gatekeeper Upload:** The applicant cannot progress to the payment or submission stage without uploading a valid PLI certificate.
 2. **Smart Date Entry:** The applicant enters the policy expiry date, which the system "reads" and locks against the application.
 3. **Automated Validation:** If the expiry date is before the proposed works end-date, Formsite flags the application or prevents submission, ensuring no uninsured works are approved.
 4. **Proactive Monitoring:** The system continuously monitors the expiry date.
 5. **Multi-Channel Alerts:**
 - **30 Days to Expiry:** Formsite emails the contractor to prompt a renewal upload.
 - **On Expiry:** If no new certificate is provided, the system alerts the Council's Street Works team to a potential breach of permit conditions.
 6. **Centralised Repository:** A contractor's PLI is stored in their profile; they don't have to re-upload it for every single skip or scaffold permit, provided it is still valid.
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Key Benefits of Automated PLI Management

- **Mitigated Indemnity Risk:** Ensures the Council's "Duty of Care" is met. By preventing applications without PLI, you ensure the local authority is never left liable for third-party damages caused by an uninsured contractor.
- **Elimination of "Ghost Cover":** Manual systems often fail to track when a policy expires during a long-term permit. Formsite's alerts ensure cover is continuous, not just valid on the day of application.

- **Audit-Ready Evidence:** In the event of a claim, the council can instantly produce the timestamped PLI certificate that was in place when the permit was granted.
- **Reduced Documentation Chase:** No more "back-and-forth" emails or faxes asking for a clearer scan or the "missing back page" of an insurance schedule.
- **Automated Compliance:** The system does the policing for you. Officers only see applications that have already cleared the insurance hurdle.
- **Clean Data:** Eliminates the filing cabinet problem where insurance docs are scattered across various email threads or physical folders.

Comparison: Manual PLI Tracking vs. Formsite Automation

Feature	The Manual/Legacy Way	The Formsite Way
Verification	Officer must check the date on every PDF.	Automated. System rejects expired dates.
Submission	Often sent via email/fax/post separately.	Integrated. Mandatory part of the digital form.
Mid-Project Expiry	Rarely noticed until a claim occurs.	Monitored. Auto-alerts sent to all parties.
Admin Effort	Constant emailing to "chase" renewals.	Zero. The system handles the "chase."
Legal Security	High risk of human error or oversight.	Bulletproof. Digital audit trail of coverage.