

# Furniture retailer fined for insurance breach

A Bedford furniture retailer has been fined for not having the right insurance.

Exclusive Oriental Classics Ltd and its director Mr Kian Hoo Tay appeared at Luton Magistrates Court on 10 October for failing to have Employers' Liability (Compulsory) Insurance (ELCI).

The court heard an investigation by the Health and Safety Executive (HSE) discovered the failure when one of the company's employees was injured at work on 1 March 2022.

Exclusive Oriental Classics Ltd and Mr Hoo Tay had failed to renew the insurance policy that expired on 13 May 2021.

Exclusive Oriental Classics Ltd, of Bellfield Avenue, Harrow, pleaded guilty to breaching Section 1(1) of the Employers' Liability (Compulsory) Insurance Act 1969, fined £1,650, a victim surcharge of £165 and ordered to pay costs of £1750.

The Director, Mr Kian Hoo Tay, of same address pleaded guilty to breaching Section 1(1) of the Employers' Liability (Compulsory) Insurance Act 1969, fined £1,650, a victim surcharge of £165 and ordered to pay costs of £1750.

After the hearing HSE inspector Emma Page said: "Every employer needs to ensure that they have Employers' Liability (Compulsory) Insurance in place to ensure against liability for injury or disease to their employees arising out of their employment.

"Companies should be aware that HSE will not hesitate to take appropriate enforcement action against those that fall below the required standards".

## **Notes to Editors:**

1. The Health and Safety Executive (HSE) is Britain's national regulator for workplace health and safety. We prevent work-related death, injury and ill health through regulatory actions that range from influencing behaviours across whole industry sectors through to targeted interventions on individual businesses. These activities are supported by globally recognised scientific expertise. [hse.gov.uk](https://www.hse.gov.uk)
2. More about the legislation referred to in this case can be found at: [legislation.gov.uk/](https://www.legislation.gov.uk/) ; [www.hse.gov.uk/pubns/hse40.htm](https://www.hse.gov.uk/pubns/hse40.htm)
3. HSE news releases are available at <http://press.hse.gov.uk>