# Insurance Costs

Insurance premiums have rocketed, to the extent that some industry sectors are no longer able to even get insurance and company directors are left exposed, running uninsured businesses.

Many people are familiar with the antics of a group of boys so keen to cash in on the compensation culture sweeping Ireland at present that they covered a fast food restaurant toilet floor with water, practised falling and then one boy, having perfected his performance, proceeded to issue a writ for damages against the restaurant. His stunt was revealed when CCTV footage came to light showing their rehearsals. It's all part of the litigation mentality that has now reached Ireland from the US, with catastrophic effects.

Lack of insurance cover has led to a number of problems in industry in Ireland, including:Unemployment.Employees not being insured.Companies liable for damages.

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