



Recruitment, employment & staffing

Product brochure
United States

Overview

Recruitment, employment and staffing agencies expect the best of both worlds from their insurance: an easy, quick buying process, yet comprehensive cover, and all at a competitive price. Our policy is a product designed to surpass these expectations – it is a multi-class policy tailored to target key exposures for businesses in this sector, and is suitable for a wide range of agency sizes and models. Recognizing the global nature of the sector, our policy includes worldwide jurisdiction as standard.



About CFC

CFC is a specialist insurance provider, pioneer in emerging risk and market leader in cyber. Our global insurance platform uses cutting-edge technology and data science to deliver smarter, faster underwriting and protect customers from today's most critical business risks.

Headquartered in London with offices in New York, Austin, Brussels and Brisbane, CFC has over 500 staff and is trusted by more than 100,000 businesses in 90 countries. Learn more at cfcunderwriting.com and [LinkedIn](#).

Contact



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Coverage highlights

Comprehensive errors & omissions cover

Full errors and omissions cover including breach of contract, bodily injury and property damage, intellectual property rights infringement, libel, slander and defamation, loss of documents and the payment of withheld fees.

Modular package policy

Our policy is modular in nature, allowing businesses to add a full, separate limit for commercial general liability, which includes bodily injury and property damage, personal and advertising injury, products and completed operations liability, and non-owned and hired automobile liability. Property coverage is also available.

Vicarious liability

This cover is included as standard in order to cover the agency's legal liability arising out of any negligent act, error or omission committed by placed personnel.

Flexible coverage

We are happy to consider primary exposures in addition to staffing/ recruitment services of an Insured. For instance, comprehensive, suitable coverage for a staffing agent who also performs accounting, IT consulting, or management consulting.

Cyber liability

Most businesses hold sensitive data entrusted to them by their clients. Losing this data as a result of a cyber attack or computer virus can lead to potential liability and significant brand damage. In order to address this emerging risk, we have designed a specific module of cover that provides explicit protection.

Umbrella liability

Can be included. This sits over any one or more of the following lines: errors & omissions and commercial general liability insurance. We can sit over our own primary policy or over another insurance providers.

Appetite

What we love

- Permanent placements
- Temporary placements (white collar and professionals) including but not limited to IT, financial, legal and A&E
- Professional employer organizations and administrative services offerings

What we consider

- Staffing of heavy manual, oil and gas and janitorial personnel

What we ordinarily decline

- Placement of drivers or medical personnel
- Temporary staffing which does not use a true staffing agreement (Read [what makes a staffing firm](#) for more details)

What we offer as standard

Worldwide cover, separate towers of cover for major insurance lines, blanket additional insured, blanket waiver of subrogation.

Optional extras

First dollar defence, defence outside of the limits, project specific aggregate.

Limits, deductibles, premiums, revenue threshold

Maximum limit E&O	\$10,000,000
Maximum limit CGL	\$6,000,000
Maximum limit Umbrella	\$5,000,000
Minimum deductible	\$1,000
Minimum premium (E&O)	\$500
Minimum premium (CGL)	\$475
Minimum premium (Umbrella)	\$500
Revenue threshold	No cap

Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.