

## Recruitment, employment & staffing

Recruitment, employment, and staffing agencies need insurance that combines speed, simplicity, and comprehensive cover—all at a competitive price. Our policy is designed to meet and exceed these expectations, with multi-class protection tailored to the sector's key risks. Suitable for a wide range of agency sizes and models, our cover can extend to also include cover for suits brought in the US, recognising the global nature of the industry.



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### At a glance

#### Extended errors & omissions for placed personnel

This can be included in order to cover the agency's legal liability arising out of any negligent act, error or omission committed by placed personnel across professional indemnity, public/products liability and employers liability.

#### Contracual liability

Clear, unambiguous cover for breach of a client contract. Covers sums legally obliged to pay as a result of a claim by a client made against you, including liability for claimants' costs and expenses.

#### Comprehensive insurance package

Our policy provides comprehensive package of coverage including employers' liability, public liability, full civil liability, professional indemnity, drivers' negligence, placed personnel dishonesty (fidelity bonding), cyber, crime, property cover and business interruption covers.

#### Extended general liability for placed pesonnel

Extension available to include bodily injury and property damage arising from activities of placed personnel, through our placed personnel liabilities writeback clause.

#### Worldwide coverage

Our policy provides worldwide jurisdictional support. We are also able to cover Canadian businesses that generate 100% of revenues from business in the US.

#### Business interruption cover

Our cover is designed to be comprehensive and flexible, so our innovative cover is offered on a "flexible first loss" basis, which means whatever type of business interruption loss is suffered, only one sum insured needs to be purchased.

#### Property in transit

We recognise that your property travels with you, so our cover includes worldwide laptop protection as standard, and can be extended to other property you value.

#### Extended reporting period

We have the ability offer up to 6 years of tail coverage as standard on our policy.

#### Breach of intellectual property rights

Our policy covers costs associated with copyright and trademark infringement claims brought against you, including legal costs, damages and settlements.

#### What we love

Permanent recruitment, executive search/recruitment, PEOs, temporary recruitment, including: IT, white collar office based roles, engineers & architects, oil & gas contractors, light manual services (i.e. shelf-stacking and packing, food beverage services), administrative & clerical roles, oil and gas contractors.

#### What we consider

Drivers, forklift operators, manual workers (heavy), medical and nursing.

#### Limit capabilities

Maximum E&O limit	\$5m
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Maximum GL limit	\$10m
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#### Professional fee capabilities

New business enquiries up to	\$50m
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