



Recruitment, employment & staffing

Product brochure
Canada

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. Recognising the global nature of the sector, our policy includes worldwide jurisdiction as standard.



About CFC

CFC is a specialist insurance provider and a pioneer in emerging risk. With a track record of disrupting inefficient insurance markets, CFC uses proprietary technology to deliver high-quality products to market faster than the competition while making it easier for brokers to do business. Our broad range of commercial insurance products are purpose-built for today's risks, and we aim to give our customers everything they need in one, easy-to-understand policy.

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](https://www.linkedin.com/company/cfc).

Contact



Nathan McCabe
Canada Professions Team Leader

nmccabe@cfcunderwriting.com

+44 (0)207 220 8500

Coverage highlights

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.

Contractual liability

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

Placed personnel cover

Placed personnel are covered in the employers' and public liability sections of the policy, should the agency be legally liable for bodily injury or illness of placed personnel or for damage or bodily injury caused by placed personnel.

Intellectual property infringement rights

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

Comprehensive insurance package

This is a comprehensive multi-class policy which includes employers' liability, public liability, full civil liability, professional indemnity, drivers' negligence, placed personnel dishonesty (fidelity bonding), cyber & privacy liability, property cover and our innovative business interruption insurance.

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.

Global support

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

Extended reporting period

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

Appetite

What we love

- Permanent recruitment
- Executive search/recruitment
- PEOs
- Temporary recruitment, including:
 - IT recruitment
 - 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 ordinarily decline

- Drivers
- Forklift operators
- Manual workers (heavy)
- Medical and nursing

Limit capabilities

Maximum E&O limit	\$5m
Maximum general liability limit	\$10m

Professional fee capabilities

New business enquiries up to	\$50m
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Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.