



# Recruitment, employment & staffing

Product brochure  
United Kingdom

## 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, 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](https://www.cfcunderwriting.com) and [LinkedIn](#).

## Contact



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## Coverage highlights

### Vicarious liability

This cover 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 and placed personnel cover for general liability.

### Contractual liability

We provide 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.

### Intellectual property rights infringement

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

### Withheld fees

We are happy to consider primary exposures in addition Claims can quickly spiral out of control and incur a significant cost to the business or individual. That's why our policy includes reimbursement of costs incurred to help reduce or avoid a claim, as well as the payment of fees withheld by an aggrieved client if this mitigates a potentially larger claim.

### Comprehensive insurance package

This is a comprehensive multi-class policy which includes public liability, employers liability, professional indemnity, cyber & privacy liability, D&O, legal expenses.

## Appetite

### What we love

- Permanent (all sectors)
- Temporary (white collar/professionals)
- Administrative/clerical
- Construction
- Educational
- Executive
- Financial
- IT
- Legal

### What we consider

- Temporary (light manual),
- Temporary (manual - contracts)

### What we ordinarily decline

- Umbrella companies
- Driver's negligence
- Nursing/dom care

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