

Employment organizations

Employment organisations 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's 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.



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At a glance

Comprehensive errors and omissions cover

Includes breach of contract, placed personnel vicarious liability, intellectual property rights infringement, dishonesty of employees libel, slander, defamation and payment of withheld fees.

Modular package policy

Our modular policy allows businesses to add a separate limit for commercial general liability, covering bodily injury, property damage, personal and advertising injury, products and completed operations, and non-owned and hired automobile liability. Property cover is also available.

Vicarious liability

Included as standard to cover legal liability from negligent acts, errors, or omissions by placed personnel.

Flexible coverage

We can consider primary exposures and services performed alongside the staffing services, such as accounting, IT, HR or management consulting services.

Cyber liability

Protects against liability and brand damage from data loss due to cyber attacks or viruses. A dedicated module addresses this growing risk.

Umbrella liability

Available over errors and omissions and general liability. Can sit over our own or another provider's primary policy.

What we offer as standard

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

What we love

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

What we consider

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

What we ordinarily decline

- Placement of drivers

Optional extras

First dollar defence, defence outside of the limits and 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	\$0
Minimum premium (E&O)	\$500
Minimum premium (CGL)	\$475
Minimum premium (Umbrella)	\$500
No revenue threshold	No cap