

# Recruitment & 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, it also includes worldwide jurisdiction as standard, recognising the global nature of the industry.



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# At a glance

#### 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.

#### Breach of contract cover

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

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

Our policy includes a comprehensive package of coverage including professional indemnity, public liability, products liability, cyber & privacy, cyber crime, property, business interruption, D&O and legal expenses.

#### Cyber liability cover

Businesses holding sensitive data can be a target for cyber attacks and cybercrime that can lead to potential loss of data, privacy breaches and even reputational damage. Our network, privacy and cybercrime cover options are tailored to provide protection against the most frequent and severe cyber claims including ransomware and theft of funds.

#### What we love

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

# What we consider

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

#### What we ordinarily decline

- Umbrella companies
- Dom care