

Recruitment Agencies & Employment Businesses

Appetite Guide

Our specific Recruitment product has been available for over 15 years and adapted to offer our brokers and client's coverage tailored to individual requirements, along with specific extensions to complement the insurance cover.



Appetite

- Agencies operating purely under standard contract conditions
- Agencies & consultancies specialising in permanent placements

Accommodation Businesses:

- Umbrella companies
- Payroll companies
- Recruitment Agencies accepting liability for supplied personnel under contract
- Recruitment Agencies providing training, PPE and elements of direction, supervision and control over supplied persons

Core Features & Benefits

- No Vicarious Liability Exclusions applying to the policy
- Dishonesty of own Employees Extension, equal to the Professional Indemnity Limit of Indemnity
- Libel & Slander Extension, equal to the Professional Indemnity Limit of Indemnity
- Fidelity Guarantee
- Legionellosis Extension
- Intellectual Property Rights Extension
- Up to £20 million EL, £10 million PL and £5 million PI
- Legal and Tax Advice helpline as part of the Legal Expenses cover

Additional Cover Options

- Drivers Negligence Insurance – AOC limits up to £25,000 and £125,000 in the Aggregate
- Commercial Legal Expenses – which has been specifically tailored to the recruitment industry, including employee restrictive covenants and contract disputes
- Property Material Damage
- Directors' & Officers' Liability
- Professional Indemnity
- Errors and Omissions of supplied persons
- Non-Standard placement Extension including Contractual Liability

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