

RES

INSURANCE FOR RECRUITMENT, EMPLOYMENT AND STAFFING AGENCIES

INTRODUCING RES

Recruitment, employment and staffing agencies expect the best of both worlds from their insurance: comprehensive cover, yet a quick and efficient buying process. RES surpasses these expectations and does it all at a competitive price.

Most recruitment, employment and staffing agencies are eligible for RES and our experienced team will consider agencies of all sizes supplying personnel in many sectors.

BROAD COVER

RES is a multi-class policy targeting key exposures for recruitment, employment and staffing agencies.

Features include:

- A comprehensive multi-class policy including employee benefits liability, commercial general liability, errors and omissions, placed personnel dishonesty, cyber & privacy liability, property cover and our innovative business interruption insurance
- Vicarious liability included, as standard, to cover the agency's legal liability arising out of any negligent act, error or omission committed by placed personnel
- Our placed personnel definition separates placed personnel from the agency's own staff
- Placed personnel covered in the commercial general liability section 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
- Standard and non-standard terms of business considered
- Cover for all types of placed personnel including, but not limited to, limited company contractors and zero hour employment contracts
- Property cover including worldwide laptop protection, as standard
- Innovative business interruption cover on a "flexible first loss" basis which means whatever type of business interruption loss is suffered, only one limit of liability needs to be purchased at a lower premium
- Clear, unambiguous cover for breach of a client contract
- Full civil liability coverage
- Cover for breach of intellectual property rights
- Worldwide jurisdiction, as standard
- Payment of fees withheld by an aggrieved client, mitigating a potentially larger claim
- Reimbursement of costs incurred to help reduce or avoid a claim

LIMITS, DEDUCTIBLES AND PREMIUMS

- Limits of liability available up to \$10,000,000
- A range of reinstatement options available
- Deductibles starting from \$500
- Premiums starting from as little as \$200

SERVICE

We recognise that recruitment, employment and staffing agencies want to buy their insurance quickly and simply. That's why our policy is backed up by exceptional service levels featuring:

- Most quotes provided within 48 hours
- A fast track same day service for urgent submissions
- Most policies issued within 24 hours of binding if we have all the information we need

All this at very competitive prices. To obtain a quote, simply complete the RES application form.

