



Recruitment, employment & PEO

Product brochure
United States

Overview

Recruitment, employment and PEO 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. Recognizing the global nature of the sector, our policy includes worldwide jurisdiction as standard.



About CFC

CFC is a specialist insurance provider and a pioneer in emerging risk. With a track record of disrupting inefficient insurance markets, CFC uses proprietary technology to deliver high-quality products to market faster than the competition while making it easier for brokers to do business. Our broad range of commercial insurance products are purpose-built for today's risks, and we aim to give our customers everything they need in one, easy-to-understand policy.

Headquartered in London, CFC serves more than 70,000 businesses in over 80 countries. Learn more at cfcunderwriting.com and [LinkedIn](https://www.linkedin.com/company/cfcunderwriting).

Contact



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Coverage highlights

Comprehensive errors & omissions cover

Full errors and omissions cover including breach of contract, bodily injury and property damage, vicarious liability of subcontractors, intellectual property rights infringement, pollution liability, libel, slander and defamation, loss of documents and the payment of withheld fees.

Modular package policy

Our policy is modular in nature, allowing businesses to add a full, separate limit for commercial general liability, which includes bodily injury and property damage, personal and advertising injury, products and completed operations liability, and non-owned and hired automobile liability. Property coverage is also available.

Vicarious liability

This cover is included as standard in order to cover the agency's legal liability arising out of any negligent act, error or omission committed by placed personnel.

Placed personnel cover

Placed personnel are covered in the general liability sections 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.

Cyber liability

Most businesses hold sensitive data entrusted to them by their clients. Losing this data as a result of a hack attack or computer virus can lead to potential liability and significant brand damage. In order to address this emerging risk, we have designed a specific module of cover that provides explicit protection.

Umbrella liability

Can be included. This sits over any one or more of the following lines: errors & omissions, commercial general liability, employer's liability and primary automotive insurance. We can sit over our own primary policy or over another insurance providers.

Appetite

What we love

- Permanent placements (all sectors)
- Temporary placements (white collar and professionals) including but not limited to IT, financial, legal and A&E
- PEO's and ASO's

What we consider

- Temporary placements (manual and oil & gas placements)

What we ordinarily decline

- Temporary placements (manual placements with poor contact terms and driver placements)

What we offer as standard

Worldwide cover, separate towers of cover for major insurance lines, contractual liability, placed personnel dishonesty, blanket additional insured, blanket waiver of subrogation.

Optional extras

First dollar defence, defence outside of the limits, project specific aggregate, ISO difference in conditions clause.

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	\$1,000
Minimum premium (E&O)	\$500
Minimum premium (CGL)	\$475
Minimum premium (Umbrella)	\$500
Revenue threshold	No cap

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