



# Recruitment, employment & staffing

Product brochure  
**United States**

## Overview

Recruitment, employment and staffing 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](http://cfcunderwriting.com) and [LinkedIn](https://www.linkedin.com/company/cfcunderwriting).

## Contact



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## Coverage highlights

### 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.

### Contractual liability

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.

### Placed personnel cover

Placed personnel are covered in the employers' and public 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.

### Withheld fees & claims cover

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.

### Intellectual property infringement rights

Our policy covers costs associated with copyright and trademark infringement claims being brought against you, including legal costs, damages, settlements and counterclaims.

### Comprehensive insurance package

This is a comprehensive multi-class policy which includes employers' liability, public liability, full civil liability, professional indemnity, drivers' negligence, placed personnel dishonesty (fidelity bonding), cyber & privacy liability, property cover and our innovative business interruption insurance

### Property and business interruption cover

We recognize that property insurance needs to be comprehensive in order to cover the wide range of equipment and the diverse workspaces within which businesses operate. Our policy includes worldwide cover for damages to premises, contents located in the workplace as well as at employees' homes, cost of reconstituting data required for business and much more.

## Appetite

### What we love

- Permanent placements (all sectors)
- Temporary placements (white collar and professionals)

### What we consider

- Temporary placements (manual placements with contracts confirming the supervision, direction and control of the placed personnel is with the hiring client)

### What we ordinarily decline

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

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