



# PRODUCT HIGHLIGHTS

## TEMPORARY STAFFING

### Benefits of this Program

Philadelphia Insurance Companies specializes in the Temporary Staffing industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your Temporary Staffing industry needs, visit our website at [PHLY.com](http://PHLY.com).

### Key Benefits

#### General Liability

- Comprehensive General Liability - Limits to \$1,000,000 each occurrence/\$3,000,000 aggregate
- Blanket Additional insured coverage where required by written contract
- General aggregate per location
- Abuse and Molestation coverage available
- Blanket Waiver of Subrogation
- Defense in Addition to the Limits of Liability
- Coverage available up to the GL policy limits for property in the care, custody or control of the insured

#### Umbrella/Excess Liability

- Large Excess Limits available

#### Automobile

- Owned auto
- Hired & Non-owned auto
- Drive Other Car coverage where needed
- Lease Gap coverage where needed
- Minimum physical damage deductibles of \$500/\$1,000

#### Crime and Fidelity

- Employee Theft/Client coverage
- Third Party fidelity coverage available
- Forgery or Alteration
- Inside and Outside the Premises
- Money Orders or Counterfeit Paper Currency
- Computer and Funds Transfer Fraud
- All coverage available on a Loss Sustained or Discovery basis

#### Employment Practice Liability

- Employment Practices coverage extends to the "placed employee" of the temporary staffing firm
- Optional selection of counsel - insured may choose defense counsel or tender the defense to the Underwriter
- Modified consent to settle (hammer) clause with a retention reduction incentive for insured's acceptance of the first settlement offer
- Co-Defendant coverage for a Client Company of the insured

### Errors & Omissions

- Coverage is offered on a Claims Made or Occurrence basis
- Comprehensive definition of services tailored to Staffing Organizations
- "For" wording in the Bodily Injury and Property Damage Exclusions
- Free 60-day Discovery Clause
- Enhanced Consent to Settle Provision - 50/50 hammer clause as well as a 10% deductible reduction incentive for the acceptance of the first settlement offer
- Full severability of the fraud and criminal acts exclusion for all individual insureds; fraud and criminal acts are defended until final adjudication regarding such alleged conduct

### Bell Endorsement

- Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, and Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement and \$1,500 Travel Delay Reimbursement

### Loss Control

- Product specific web-based loss control solutions through [LossControl.com](http://LossControl.com).
- Free on-line interactive Defensive Driver Training course and examination
- Regular e-flyer communications on current Loss Control issues and Large Loss Lessons Learned
- Strategic partnership with best in class vendor for discounted background & motor vehicle record (MVR) checks

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# TEMPORARY STAFFING - *continued*

## Documents Required for Proposal

- Completed, signed, and dated PHL Y Staffing Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Workers Compensation class codes & estimated payroll breakdown

## Service

- Clients are serviced by both our Home Office staff as well as our Regional Offices located throughout the country

## Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A++ (Superior) by A.M Best. Nationally recognized as a member of Ward's Top 50. Forbes Magazine has recognized PHL Y as one of the 400 Best Big Companies in America

## Payment Terms

- Interest-free installments available for accounts that generate at least \$2,000 in premium

*For all your temporary staffing insurance needs, please visit our website at [PHLY.com](http://PHLY.com)*

800.873.4552

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