

Recruitment Combined

A brief guide to Recruitment Combined

This guide is designed to help you understand the insurance cover available with Recruitment Combined. This list is not exhaustive, and our menu-driven policy can cater for any or all the following sections of cover with flexible limits.

Property Damage

Cover following unforeseen loss or damage to your property which can include buildings, contents, computers and electronic equipment.

Cover for property which will need to be insured whilst away from your premises will be covered under Specified All Risks.

Business Interruption

Cover for a reduction in revenue ("Loss of Revenue") which is consequential to a loss under the Property Damage section. This also includes cover for additional costs ("Increased Cost of Working") to assist you in avoiding an interruption.

Employers' Liability

Cover for injury suffered by an employee (including temporary workers) where you are deemed to owe a duty of care. This cover is compulsory for any organisation that has employees (with very few exceptions).

Public Liability

Cover for injury or damage caused to a third party or their property caused by your unintentional negligence.

A note on liabilities...

The duty of care to, and responsibility for the acts of, temporary workers could be with the recruitment agency, the hirer or split between the two parties depending on contracts. Therefore, specialist Employers' and Public Liability, with contractual and contingent liability cover for recruitment agencies who place temporary workers is essential.

Products Liability

Cover for the cost of a claim for injury or damage caused by a product you either supply or produce.

Professional Indemnity

Cover for loss caused to a third party where you have breached your professional duty as a recruitment service provider including the search, selection and vetting of candidates and retention of confidential information.

Vicarious Liability

More and more hirers contracts are making recruitment businesses responsible for the negligent acts, errors and omissions of the temporary workers when they are carrying out their duties at the hirers premises. To ensure that the recruiter is suitably protected the Professional Indemnity cover needs to be extended to cover any vicarious liability for the actions of the temporary workers they provide.

Drivers Negligence

Cover for recruitment agencies that place temporary drivers with hirers, providing cover for damage that is caused to the hirers vehicle while it is being used by the temporary driver. Hirers often require this. The cover is not intended to replace motor fleet insurance, as all third-party damage is excluded.

Directors and Officers Liability (D&O)

Cover for claims made personally against a director, manager or supervisor for wrongful acts made whilst acting for the company. This can be extended to include cover for the business, as well as the individual.

Legal Expenses

Cover for legal costs to defend certain criminal and civil action made against the business.

Fidelity

Cover for loss suffered by the hirer caused by dishonest acts of a temporary worker supplied by the agency. This cover will be specifically requested by the hirer (or master vendor) and a contract must exist between the parties.

More information

[Q Underwriting website](#)

Need help?

If you need help with insurance or risk management, speak to your insurance broker.