



PRODUCT HIGHLIGHTS

TEMPORARY STAFFING AGENCIES

Benefits of this Program

Philadelphia Insurance Companies (PHLY) 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 needs, visit our website at PHLY.com.

Key Benefits

General Liability

- Comprehensive General Liability - limits to \$1M per occurrence/\$3M aggregate
- Blanket Additional Insured coverage where required by written contract
- General aggregate per location
- Abuse and Molestation coverage available
- Blanket Waiver of Subrogation
- Defense Cost 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/non-owned/hired 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/ Forgery or Alteration
- Money Orders or Counterfeit Paper Currency
- Client coverage
- Third Party Fidelity coverage available
- Inside and Outside the Premises
- Computer and Funds Transfer Fraud
- All coverage available on a loss sustained or discovery basis

Employment Practices 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

Risk Management Services

- Product specific web-based Risk Management Services solutions through PHLY.com/RMS
- Free online interactive Defensive Driver Training course and examination
- Regular e-flyer communications on current Risk Management Services 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 AGENCIES - *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 and 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

For more information about our products and services, please visit us at PHLY.com

800.873.4552 | **PHLY.com**

The PHL Y *Difference*

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. | © 2021 Philadelphia Consolidating Holding Corp., All Rights Reserved.

