PHILADELPHIA INSURANCE COMPANIES

A Member of the Tokio Marine Group

PRODUCT HIGHLIGHTS

TEMPORARY STAFFING AGENCIES

Benefits of this Program

Philadelphia Insurance Company (PHLY) has joined forces with World Wide Specialty, the premier source for all Staffing Insurance lines, now having the most comprehensive insurance offering to the staffing industry. For all your Temporary Staffing needs, visit our website at PHLY.com.

Key Benefits

General Liability:

- Blanket Additional insured coverage where required by written contract;
- Abuse and Molestation coverage available;
- Blanket Waiver of Subrogation;
- Defense in addition to the Limits of Liability, (Defense is outside the Limits);
- Coverage for property in the care, custody, or control of the insured.

Professional Liability:

- Coverage is offered either on an occurrence basis or claims-made basis;
- Comprehensive definition of services tailored to staffing organizations based on profession/job placements;
- Enhanced Consent to Settle Provision – (50/50 hammer clause);
- 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.

Automobile:

- Owned/non-owned/hired auto;
- Lease Gap coverage where needed;
- Minimum physical damage deductible of $1,000.

Umbrella:

- Limits over PHLY's: General Liability, Professional Liability/E&O, Commercial Auto;

Crime and Fidelity:

- All coverage available on a loss sustained or discovery basis.
- Client coverage;
- Third Party Fidelity coverage;
- Coverage Options:
  - Employee Theft/ Forgery or Alteration;
  - Money Orders or Counterfeit Paper Currency;
  - Inside and Outside the Premises;
  - Computer Funds Transfer Fraud.
- Separate Coverage available for Fraudulent Inducement.

Employment Practices Liability:

- Employment Practices coverage extends to the "placed employee" of the temporary staffing firm;
- Insured may choose defense counsel at no additional cost or tender the defense to the Carrier;
- Modified consent to settle (hammer clause) with a retention reduction incentive for Insured's acceptance of the first settlement offer;
- Coverage for a client company of the insured.
- Full suite of Risk Management Services available via **PHLY**Gateway Risk Management Platform, including Loss Assistance Hotline with free legal consultation

Documents Required for Proposal:

- Completed, signed and dated PHLY Staffing Agency application;
- Completed, signed and dated Acord application(s) for Umbrella, Property and Owned Auto Coverages;
- Currently valued insurance company loss runs for five years from previous carriers other than PHLY

Service:

- Clients are serviced by both our Home Office staff as well as our Regional Offices located throughout the country;
- Dedicated staff for Staffing Services;
  - Direct access to the Carrier.

Carrier:

- A suite of coverages underwritten by Philadelphia Insurance Companies on Admitted paper;
- Rated A++ (Superior) by AM Best;
- Nationally recognized as a member of Ward's Top 50;
- Forbes Magazine has recognized PHLY as one of the 400 Best Big Companies in America.

Payment Terms:

- Installment plans available for accounts that generate at least $2,000 in premium.

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TEMPORARY STAFFING AGENCIES - *continued*

Risk Management Services:

The PHLY Risk Management Services team (PHLY RMS) is dedicated to assisting our agents and policyholders through our various vendor partnerships and through on and offsite consultation. We have dedicated staff throughout the country to help service our agents and policyholders. PHLY RMS has partnered with leading organizations to bring you valuable risk reduction services and products. The following are a sampling of these solutions:

PHLYTRAC

- **PHLY**TRAC – Complimentary vehicles telematics solution for policyholders with auto coverage - https://www.phly.com/Campaign/phlytrac.aspx

PHLYSENSE

- **PHLY**SENSE – Property monitoring tool to detect low building temperatures and/or presence of moisture - https://www.phly.com/rms/blog/PHLYSense.aspx

PHLYGATEWAY

- **PHLY**GATEWAY – An online portal that provides a suite of management and professional liability risk management resources including an online training platform, model policies, and a Best Practices Help Line. – https://www.phly.com/rms/MPLServices/MPL-Risk-Management-Resources.aspx

SMARTERNOW!
RMS WEB-BASED TRAINING

- **Smarter Now** – No cost, web based training - https://www.phly.com/rms/blog/SmarterNow.aspx

Abuse Risk Management

- **Abuse Prevention Training** – Access to an online training platform and tailored programming support to improve the safety of organizations that serve vulnerable populations, including children and vulnerable adults.- http://www.phly.com/rms/Protecting-Vulnerable-Populations-From-Abuse.aspx

IntelliCorp

- **IntelliCorp** – Discounted background checks/MVR's - https://www.intellicorp.net/marketing/branding/phly2/default

eRiskHub

- **eRisk Hub** – Web portal consisting of cyber security tools - https://eriskhub.com/phlyins

LifeVac

- **LifeVac** – Physical tool and related training to help save lives during a choking event - https://www.phly.com/rms/blog/LifeVac-Saving-A-Choking-Victim.aspx

- **PHLY.com** – Upon registering, The Risk Management Services Tab on PHLY.com has access to many technical bulletins, blogs and links to additional supportive resources

***Access to resources above will depend on if coverage applies

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

The Staffing Insurance Source WORLD WIDE Specialty
A Division of Philadelphia Insurance Companies

855.ASK.PHLY | **PHLY.com**

Workers Compensation coverages will be placed though World Wide Specialty and/or Valley Forge Insurance Brokerage. Philadelphia Insurance Companies is the marketing name for the property and casualty insurance operations of Philadelphia Consolidated Holding corp., a member of the Tokio Marine Group. All admitted coverages are written by Philadelphia Indemnity Insurance Company. Coverage is subject to actual policy language. 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.

AM BEST A++ SUPERIOR Financial Strength Rating

TOKIO MARINE GROUP

Inspiring Confidence. Accelerating Progress.