



Specialist Insurance  
for Recruitment and  
Employment Agencies



# Specialist Insurance for Recruitment and Employment Agencies

RecruiterCover is the name of our specialist insurance product that has been created to provide recruitment businesses with insurance protection in respect of their business assets, claims for legal liabilities or professional negligence.

RecruiterCover is provided by aQmen Underwriting Services, a trading name of Q Underwriting Services Limited.

## The highlights

- Contractual liability for temporary workers placed out under Non-Standard Contracts
- Vicarious liability for the negligent acts, errors and omissions of the temporary workers placed
- Drivers negligence for damage caused to a vehicle being driven by a temporary driver
- Legal Expenses for 24/7 365 legal advice and support with a range of business and employment issues
- Fidelity bonding for theft of stock by temporary workers supplied
- Property damage cover for loss of business assets in the event of a fire, flood or theft
- Business Interruption cover to protect income in the event of a fire, flood or significant theft

## The cover

RecruiterCover is a package policy with multiple sections of cover to choose from with variable levels of cover, giving the flexibility to suit the business and meet your legal obligations.

- Property Damage
- Business Interruption
- Specified Business Equipment
- Money and Personal Accident (Assault)
- Terrorism
- Employers Liability
- Public Liability
- Products Liability
- Drivers Negligence
- Fidelity Bonding
- Computer Breakdown
- Legal Expenses
- Group Personal Accident
- Directors and Officers
- Professional Indemnity

# Appetite

- Permanent placement only agencies
- Placement of temporary workers within the following sectors;
  - IT, Clerical or Admin
  - Accountancy or Finance
  - Nursing, Medical or Domiciliary Care
  - Manufacturing and warehouse
  - Construction and engineering
  - Driving agencies
  - Railway infrastructure (Red and Green Zone)
- Care Service Providers

This product is not suitable for:

- Temporary workers placed into aviation, oil and gas exploration or production



## Sections of cover

**Property Damage** covers Accidental damage and theft for business assets such as buildings and contents.

**Business Interruption** normally covers Additional Expenditure to cover temporary accommodation costs caused by interruption to your business following damage or loss to insured property. Also, with options where there is financial loss as a consequence of an insurable event for: Loss of Income; Outstanding Debit Balances; Loss of Rent Receivable.

**Specified Business Equipment** covers accidental damage to agreed specified goods and business equipment whilst away from the office premises.

**Money and Personal Accident (Assault)** covers for the theft of money and fraudulent use of stolen credit or debit cards. It can also provide financial support for your organisation following bodily injury or death of an employee, trustee or volunteer as a result of an assault in the course of their duties.

**Terrorism** covers damage caused by Acts of Terrorism, certified as such by Her Majesty's Government or Her Majesty's Treasury relating to Property Damage, Business Interruption and All Risks Specified Property.

**Employers' Liability** covers legal liability for damages and claimants' costs in respect of any person employed arising out of and in the course of their employment, as well as any legal liability for temporary workers either under contract or Health and Safety regulations.

**Public Liability** covers legal liability for damages and costs in respect of accidental injury to person, accidental damage to property or accidental nuisance occurring in connection with the business of the insured as well as legal costs incurred with written consent.

**Products Liability** covers legal liability for damages and claimant's costs and expenses in respect of costs and expenses for accidental injury or accidental damage to property caused by any product as well as legal costs incurred.

**Drivers Negligence** covers your legal liability for damage caused to a vehicle that is being used by a temporary driver supplied by you under contract.

**Fidelity Bonding** covers your legal liability for theft of stock by a temporary worker that has been supplied by you.

**Computer Breakdown** covers direct physical loss following electrical or mechanical breakdown (including explosion or collapse) of covered equipment.

**Legal Expenses** provides helplines and covers for Contract Disputes, Employment Disputes and Awards, Appeals under the Health & Safety at Work and Food Safety Acts, Defence of Criminal Prosecution, Property Disputes, Third Party Injury Claims. Also, Tax Protection where cover is for professional expenses. However, for cover to apply, there has to be strong prospects of success and notification must be made at the earliest stage of a dispute.

**Group Personal Accident** covers bodily injury in the course of employment occurring anywhere within the geographical limits and during the period of insurance for your employees and temporary workers.

**Directors and Officers Liability** covers financial losses (including charges, expenses and investigation costs) sustained as a result of a Wrongful Act by a director or officer of the insured such as a breach of duty or breach of care.

**Professional Indemnity** provides indemnity against financial losses (including charges, expenses and investigation costs) sustained as a result of a Wrongful Act regarding professional services and can be extended to include any vicarious liability for any act of negligence, error or omission of a temporary worker you provide.



aQmen Underwriting Services  
Manor House, 19 Church Street  
Leatherhead, Surrey, KT22 8DN  
T: 0333 800 9858  
E: [enquiries@aqmenunderwriting.co.uk](mailto:enquiries@aqmenunderwriting.co.uk)  
W: [www.aqmenunderwriting.co.uk](http://www.aqmenunderwriting.co.uk)

aQmen Underwriting Services is a trading name of Q Underwriting Services Limited. Q Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority FRN 657367. Registered in England under No. 08946569. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.

KC15.101