Leased Employees Insurance

Workers comp & employment - coverage overview, limitations and how to get a quote



OVERVIEW

When you lease employees from another company, it has to be clear whose workers comp responds to an injury.

WHAT'S COVERED

Workers compensation
Injuries to leased workers under the right policy.

Alternate employer
Your business named on the lessor's comp policy.

Employers liability
Injury suits brought against you as co-employer.

Contract compliance
Coverage that meets the leasing agreement.

Gap protection
Coverage if the lessor's policy lapses or excludes you.

Good to know
Ask the leasing company for an alternate employer endorsement naming you – it is the simplest way to avoid paying comp twice for the same workers.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

× Employees the lessor's policy does not list and workers placed in states the lessor's policy does not cover.

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Employee leasing agreement
- Lessor's certificate of insurance
- Number and job types of leased workers
- Your own payroll by class code

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/leased-employees/

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