Staffing Agency Insurance

Professional liability (E&O) - coverage overview, limitations and how to get a quote



OVERVIEW

Staffing agencies carry the risk of the workers they place, and carriers look at job types, client contracts and how you screen and supervise temporary employees.

WHAT'S COVERED

Professional liability
Claims that your advice, work or omission caused a client a financial loss.

Defense costs
Attorney fees and court costs, even when the claim has no merit.

Employment practices
Discrimination and harassment claims from workers and applicants.

Workers compensation
Injuries to temporary and internal employees.

Client property crime
Theft by placed workers at a client site.

Good to know
Clerical and IT placements are much easier to place than light industrial, and written client contracts that bar unapproved duties help.

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:

- × Bodily injury from placed workers under PL
- × Placements in roles you did not disclose such as drivers or security guards

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

- Payroll by job class and state
- Sample client service agreement
- Screening and background check process
- Five years of loss runs

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/staffing-agency/

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