Temporary Staffing Insurance

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



OVERVIEW

Staffing firms carry the workers comp for every temp they place, and the job site is controlled by someone else.

WHAT'S COVERED

Workers compensation
Injuries to temporary and contract workers.

Employers liability
Injury suits from workers or client employers.

Staffing liability
Damage your temps cause at client sites.

Employment practices
Claims from temps, applicants and staff.

Fidelity / crime
Theft by placed workers at client locations.

Good to know
A mix weighted toward clerical and light industrial placements, plus client contracts that ban unauthorized job changes, opens many more carriers.

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:

- × Temps placed in excluded work such as roofing
- × Trucking or heights over two stories on many staffing programs

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 placement type and class code
- Sample client service agreement
- Safety orientation materials
- 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/temporary-staffing/

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