



# PRODUCT HIGHLIGHTS

## TEMPORARY STAFFING AGENCIES

### Benefits of this Program

Philadelphia Insurance Companies (PHLY) specializes in the Temporary Staffing industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your Temporary Staffing needs, visit our website at [PHLY.com](http://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) as well as a 10% deductible reduction incentive for the acceptance of the first settlement offer;
- 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 deductibles of \$500/\$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

#### Bell Endorsement:

- Includes \$50,000 limits each for:
  - Business Travel Accident Benefit;
  - Donation Assurance;
  - Emergency Real Estate Consulting Fee;
  - Identity Theft Expense;
  - Image Restoration and Counseling;
  - Key Individual Replacement Expenses;
  - Kidnap Expense;
  - Terrorism Travel Reimbursement;
  - Workplace Violence Counseling.
- Includes \$25,000 limits each for:
  - Conference Cancellation;
  - Fundraising Event Blackout;
  - Political Unrest (\$5,000 per employee);
  - Temporary Meeting Space Reimbursement
- Includes \$1,500 limits each for:
  - Travel Delay Reimbursement.

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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**

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

### **PHLYSENSE**

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

### **PHLYGATEWAY**

- **PHLYGATEWAY** – 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>

### **SMARTER NOW!** 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

## Documents Required for Proposal:

- Completed, signed and dated PHLY Staffing Agency application;
- Completed, signed and dated Acord application(s) for Umbrella, Property and Auto Coverages;
- Currently valued insurance company loss runs from previous carrier(s).

## 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:

- Interest-free installments available for accounts that generate at least \$2,000 in premium;

*For more information about our products and services, please visit us at [PHLY.com](http://PHLY.com)*

800.873.4552 | **PHLY.com**

Workers Compensation coverages will be placed through 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.



**TOKIO MARINE  
GROUP**

*Inspiring Confidence.  
Accelerating Progress.*