

StaffPAK

Preferred Insurance Partner for the Staffing Industry
Insuring temp staffing firms and PEOs for over 10 years. The staffing industry has come to rely on the expertise of Lighthouse.

PROGRAM OVERVIEW

StaffPak is one of the top insurance programs tailored to the unique needs of the Staffing Industry. The package is written on an admitted basis and includes the professional liability on an occurrence form. The policy is proprietary with many special coverage benefits built into the form. Special coverage features include:

- Staffing specific policy terms
- Blanket additional insured
- Blanket waiver of subrogation
- Accounts Receivable
- Electronic Data Processing Property
- Fine Arts
- Consequential Damage
- Extra Expense
- Hired and non-owned auto
- Per job/ Per location/ Aggregate
- Fire Department Service Charges
- Leasehold Interest
- Personal Property of Employees
- Outdoor Trees, Shrubs, Plants and Lawns
- Valuable Papers

WHO QUALIFIES?

StaffPak is available nationwide (except HI). Our target market is the entire staffing industry.

Temporary Staffing Firms– Traditional temporary placement agencies

PEO Firms– Co-employment relationship whereby the PEO becomes the Employer of Record. The PEO and the clients responsibilities and obligations are governed by a Client Service Agreement (CSA). PEOs offer administrative and HR services.

Permanent Placement Firms– Headhunters and/or Recruiters

ASO Firms (Administrative Service Organization)– No co-employment relationship exists. The responsibilities of both the ASO and client are outlined in a CSA. ASOs core services include payroll processing and HR consulting only.

Contract Professionals and Teams– We can offer coverage for Independent contractors who are placed at a client site to perform various job functions, under the direction and control of the client.



UNDERWRITING INFORMATION REQUIRED:

- ___ Completed, Signed and Dated StaffPak Application
- ___ WC class codes/payroll (needed to underwrite the GL)
- ___ For property, please provide a Signed Statement of Values with coverages broken down BY LINE, BY LOCATION
- ___ We must have all Construction, Occupancy, Protection and Exposure (COPE) data for each location
- ___ For Temporary Staffing Firms, a copy of the standard Time Card (front and back) with Risk Transfer language
- ___ For PEO's/ASO's, a copy of the Client Services Agreement and PEO supplement
- ___ Financials or a Business Plan (if a new venture)
- ___ Resumes of the Principals and/or Managers
- ___ Loss Runs or a No Loss Letter
- ___ Target Premium and Need by Date

COVERAGE AVAILABLE & PROGRAM HIGHLIGHTS

Staffing Services Errors & Omissions
limits \$1M/2M
Occurrence Form
Staffing specific terms and conditions

General Liability - (Occurrence Form)
limits \$1M/2M
Blanket Additional Insured
Blanket Waiver of Subrogation
Per Job/Per Location/ Aggregate
Blanket Contractual
Personal and Advertising Injury
Employees as Insureds
Host Liquor Liability
Worldwide Liability for suits brought in the U.S.

Property
All Risk Coverage
Replacement Cost Valuation
Building Ordinance Coverage
Agreed Amount
Back-up of sewers and drains
Additional Property Enhancements

Employee Dishonesty with Third Party Fidelity
Employee Theft
Depositor's Forgery
Computer Theft & Funds Transfer Fraud Coverage
Money Orders and Counterfeit Paper Currency
Credit Card Forgery

Automobile
Owned Auto Coverage (PPTs)
Hired & Non-owned Auto Coverage
Hired Car Physical Damage
Employees as Insureds

Umbrella (Coverage will sit over the following)
General Liability
Errors & Omissions
Auto (must be an "A" rated carrier; limits must be 1M)
Employer Liability (must be an "A" rated carrier; limits must be 500K)

EPL (stand-alone basis for temp staffing) included for PEOs
Available for Temp Staffing Firms and PEOs
Client Company Coverage for PEOs
Broad definition of insured persons - including independent contractors
Broad definition of employment practices wrongful act

Medical E&O (stand-alone basis)
Professional liability (General Liability also available)
Claims-Made (prior acts available)
Coverage for Sexual Misconduct & Punitive Damages (available to
qualifying risks)
"A" Rated Carrier



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