

Recruitment & Employment Agency

Summary of Cover



JLT Professional Risks

Recruitment Policy Summary of Cover

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. Insurance to cover your business needs can be selected from the following classes. It is important that you read the Policy document and Schedule of cover carefully when you receive it.

Insurance will be provided by Aviva Insurance Limited.
A member of the Aviva Group of companies.

Professional Indemnity

Cover for claims made against the Insured during the period of insurance for civil liabilities for negligent acts or omissions in your professional duty in the course of the business. Cover includes claims for alleged negligent acts or omissions.

Cover for claims arising from dishonest or fraudulent acts or omissions of any past or present, partner, director or employee.

Cover does not include any negligent, dishonest or fraudulent act or omission of any personnel supplied or recommended by the Insured in the course of the business.

Employers and Public Liability

Employers Liability - Cover against legal liability for bodily injury to the Insured's employees, including costs and expenses. This is a legal requirement for a business who has any employees.

Public Liability - Cover against legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.

Driver Negligence

Cover in respect of accidental loss or damage caused to vehicles being driven by temporary drivers supplied by the Insured to their clients.

Cover can only be provided as an extension to the Employers and Public Liability section.

Fidelity Bonding

Cover for legal liabilities for claims arising from dishonest acts of temporary staff supplied to clients of the Insured.

Cover can only be provided as an extension to the Employers and Public Liability section.

Malpractice

Cover for injuries to or death of any patient as a result of treatment/non treatment.

Cover excludes the administration/non administration of any prescriptive drugs or medicines.

Cover can only be provided as an extension to the Employers and Public Liability section.

Office Package

Property Damage - Cover for 'All risks' of loss of or damage to property (including glass) owned or in the custody of the Insured.

The Insured must comply with the Minimum Security Condition for Theft cover to be operative.

Theft is excluded where there is no evidence of violent and forcible entry to or exit from the building.

Business 'All Risks' - Cover for 'All Risks', Accidental loss or destruction of or damage to the Property Insured, anywhere within the Territorial Limits of the policy. Theft is excluded from any unattended vehicle where there is no evidence of violent and forcible entry into the vehicle.

Computer Breakdown - Cover is provided at no additional cost, for breakdown of computers up to £50,000, provided that the computer equipment is subject to a full parts and labour Maintenance Agreement.

Business Interruption

Loss of Revenue - Cover for interruption to the Insured's business following an insured loss under the Property Damage section which results in loss of earnings.

OR

Increased Costs of Working - Cover for interruption to the Insured's business following an insured loss under the Property Damage section which results in increased running costs.

Cover under either of these headings operates up to a stated amount for an agreed period known as the Indemnity Period. This will be stated in the Schedule.

Terrorism

Cover against loss of or damage to property as a result of an act of terrorism as defined in the Policy.

Computer Section

Cover for 'All risks' of loss or damage, including breakdown, of computer equipment. This section includes cover for Increased Costs and Reinstatement of Data, after such a loss.

All computers will require a Maintenance Agreement to be in place for breakdown cover to be operative.

Commercial Legal Protection

Protection for legal costs and expenses arising from specified civil and criminal incidents in connection with the Insured's business. Cover includes Employment Disputes, Legal Defence, Property Protection, Tax Protection, Tenancy Disputes, Statutory Licence Protection & Debt Recovery.

Contractual Disputes is also available as an optional extension.

Personal Accident (Temporary Workers)

Cover for death and/or permanent disablement occurring to a temporary worker whilst on assignment or travelling to or from their usual place of residence or the agency premises to their appropriate assignment.

JLT Professional Risks

Threefield House
7 Threefield Lane
Southampton SO14 3QH

Tel: 0800 454 632
Fax: +44 (23) 8023 6638

www.jltprofessionalrisks.co.uk

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Lloyd Thompson Group. Registered Office: 6 Crutched Friars, London EC3N 2PH.
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