



TARGET

**PROFESSIONAL
PROGRAMS**

Insurance for Particular Professionals

A Better Way to Buy Liability Insurance for Staffing & Recruiting Firms



At Target Professional Programs, you're in control of coverage and cost.

For twenty years, Target has specialized in liability insurance for staffing & recruiting firms – both temp and permanent placement firms of all sizes. We serve agents, brokers and staffing firm clients across the country.*

You'll find that Target's approach to selling insurance is distinctly different. For starters, we specialize exclusively in four coverages:

- Base Policy: Professional Liability (E & O coverage for your staff and temps you send to clients)
- Optional Employment Practices Liability (EPLI)
- Optional General Liability (GL)
- New! Optional Business Owners Policy (BOP)

You can consider any combination of the options above, or purchase an E & O policy only. In other words, buy only the insurance you need.

We take customer choice one step further by offering several optional endorsements, such as Miscellaneous E & O for firms that provide ancillary services (payroll, training, and more). Coverages like this are often built-in to other policies, forcing customers to pay for coverage they don't even want.

The bottom line is this: Target's approach to liability insurance gives you maximum control of both coverage and cost.

*This Program is not available if firm is domiciled in: AK, HI, LA, MS, WV or WY

RECENT PROGRAM ENHANCEMENTS

Since 1995, Target's insurance program for staffing firms has been continually enhanced to meet changing needs and challenging times.

Our insurance company partner, National Casualty Company (a Nationwide Insurance® company), is rated A+ by A.M. Best for good reason: in addition to sound financial stability and claims paying ability, NCC has worked with Target to ensure that our liability coverages compete with the best. For example:

- Members of the American Staffing Association (ASA) now receive a 5% premium credit on both new and renewal policies.
- A Zero Deductible is a new option, AND the minimum premium for E & O has been lowered to \$750. Our goal is to accommodate smaller firms looking for minimum coverage at the lowest possible cost.



- Clients with additional placement classes and more than 25% "other than staffing" will now be considered.
- Third party Employment Practices Liability (EPLI) is now available.
- New, renewal application options:
 - Clients with premiums less than \$5,500 qualify for our Short Form Renewal App for 3 years, with a Full Renewal Application required only every 4th year.
 - Clients with premiums greater than \$5,500 can take advantage of a new, two-year policy option.
 - Claim supplements are no longer required with renewal apps. The renewal process is now faster and easier for everyone.

Target's new, Business Owners Policy (BOP) can be an economical alternative to a Package Policy.

Here's a BOP designed specifically for staffing and recruiting firms. It's an ideal choice for small-to-medium size firms:

- Less than \$3 million in annual revenue
- Rented or leased space no larger than 25,000 square feet and no more than six stories high.

When you add a BOP to Target's liability coverage, you add significant coverage:

- Business Personal Property (BPP), including coverage for:
 - Employee Dishonesty and Forgery / Alterations
 - Business Income and Extended Business Income
 - Electronic Data and Interruption of Computer Operations
 - And much more
- General Liability, including:
 - Bodily Injury, Property Damage, Personal & Advertising Injury & No-fault Medical Expenses
- Optional Coverages:
 - Hired and Non-owned Auto (for insureds without commercial autos)
 - Employee Benefits Liability
 - Employee Liability/Stop Gap—available only in ND, OH & WA
 - Additional Insured Endorsements

At a premium as low as \$500, Target's BOP may well be your best choice!



PROGRAM OVERVIEW

Eligible Firms

- All non-medical, temporary or permanent staffing & recruiting firms (with some restrictions on types of placements)
- Firms placing 100% professionals (non-medical) are eligible to apply.
- PEOs are not eligible.

Availability

All states except when firm is domiciled in:
AK, HI, LA, MS, WV or WY

Minimums & Maximums

- Coverage Limits Up to \$5 Million
(Separate limits for E & O, EPLI & GL)

Up to \$4 Million on BOP

- Minimum Premiums

E & O:	\$750
GL:	\$500
BOP:	\$500

- Minimum Deductible

E & O:	Zero Deductible Available
EPLI:	\$2,500
GL:	No Deductible!
BOP:	\$250 (\$500 on Business Personal Property only)

E & O, EPLI and GL -- Coverage Features & Benefits (Also see BOP on opposite page)

- Claims made and reported policy OR Occurrence policy (E & O Only)
- Prior Acts Coverage and Extended Reporting Periods available
- Coverage includes Personal Injury for emotional distress / mental anguish
- Independent contractors placement coverage included
- Professional Liability includes Privacy Regulation & Identity Protection at no additional cost

- Optional “Miscellaneous E & O” endorsement for ancillary services such as consulting, training, etc.
- Online, fillable PDF applications – one app for E & O, EPLI and GL
- Easy, 2-page renewal application when premium is \$5,500 or less
- Two-year policies available when premium is more than \$5,500
- Loss Prevention Hotline
- Risk Management Library



HOW CAN WE HELP?

For more details, you can visit Target’s website (www.TargetProIns.com) where you’ll also find all applications to get a quote.

Or, we’d be happy to provide a no-obligation premium estimate. Simply complete the brief request form on the back cover and fax it to 860-284-1113, or email to StaffingEandO@TargetProIns.com. Note that Target can also offer a premium estimate based on a current, completed application from any carrier.

Questions? Please contact:

Taylor Delehanty, Underwriter
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TDelehanty@TargetProIns.com



TARGET PROFESSIONAL PROGRAMS

Insurance for Particular Professionals

Staffing & Recruiting Firms Liability Insurance Program Request for Premium Estimate

1. Firm Name _____ (Include any DBAs on separate page)
 Date Established _____ Web Address _____
 Address _____ City _____ State _____ Zip _____
 Contact Name _____ Title _____
 Phone _____ Email Address _____

2. Limits of Liability desired for Professional Liability
 \$250,000/\$500,000 \$250,000/\$750,000 \$500,000/\$500,000
 \$1,000,000/\$1,000,000 \$1,000,000/\$2,000,000 Other: \$ _____ / \$ _____

Deductible desired for Professional Liability
 None \$2,500 \$5,000 \$7,500 \$10,000 \$25,000
 \$50,000 Greater than \$50,000 (indicate amount): \$ _____

3. Effective Date desired _____

4. Estimated annual gross revenues from:
 Permanent Placements \$ _____ Temp Help Placements \$ _____ Other Services \$ _____

5. Please provide the total amount of annual temporary placement payroll, if any \$ _____.
 If a payroll amount was indicated above, please provide the percentage of total payroll for temporary placements by type. Total must equal 100%

Clerical/Secretarial _____% Construction/Manufacturing/Industrial _____% Information Technology _____%
 Sales/Retail/Data Entry/RealEstate/Hospitality/Bookkeepers/Tellers/Banking/HR _____%
 Accounting/Customer Service/InsuranceAdjuster/MortgageServices/Lawyers _____% Other _____%
 Describe "Other" _____

6. Number of professionals/placers involved in recruiting (including owners) _____

7. On what percentage of candidates are background checks performed? _____%

8. Do you have a procedures manual for employees to follow? Yes No

9. If EPLI coverage is desired:
 1. Do you have a sexual harassment statement that is signed by all employees? Yes No
 2. Do you have an employee handbook? Yes No
 3. Do you have an EEOC statement that is signed by all employees? Yes No
 4. Do you provide an At Will statement to your employees? Yes No

10. Is General Liability (GL) coverage desired? Yes No

11. Is Business Owners Policy (BOP) desired? Yes No

12. Have you had any Professional Liability or EPLI claims, incidents, EEOC complaints or state employment agency complaints in the last 5 years? Yes No
 If "Yes," provide details on a separate page, including defense costs and any indemnity payments made.

 Applicant Signature

PLEASE FAX COMPLETED FORM TO: 860-284-1113 or EMAIL to StaffingEandO@TargetProIns.com

Note: Any preliminary premium indication provided based on completion of this form is not binding on the carrier. It does not obligate the carrier to bind coverage and/or issue an insurance policy. A full application is required to request a firm quote and the carrier reserves the right to decline to quote based on risk assessment.