

# about | RECRUITMENT SERVICES

## COMBINED LIABILITY INSURANCE PACKAGE HIGHLIGHTS



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The **about** Recruitment Services combined liability package offers an innovative solution for:

- Recruitment Agencies
- Nursing and/or Medical Agencies
- Group Training Companies
- Contractor Management firms

The policy provides the benefits of three broad sections in a single package which has been tailored to the specific needs of the recruitment and consulting services industry.

The relevant coverage sections include Professional Indemnity, General Liability and Management Liability, which can be taken as a total package solution or alternatively may be taken on a standalone basis.

## APPETITE

**about** Recruitment Services combined liability package has been developed to cater for a wide variety of recruitment or associated professionals and consultants performing, but not limited to the following:

- **Permanent placement of candidates in permanent positions on either a part-time or full-time basis**
- **Temporary placement of on-hired employees and on-hired contractors (On-Hired Services)**
- **Temporary placement of on-hired medical employees and on-hired (On-Hired Medical Services)**
- **Temporary placement of on-hired medical practitioners and midwives**
- **Employment consulting services in the areas of occupational health and safety, human resources, human resources relations, human resources management, employment, outsourcing, and psychological testing, reference checking, workplace assessments, careers counselling, change management**
- **Payroll management services**
- **Contractor management services**
- **Training and induction in all areas, including group training and the provision of work-related courses**

## PACKAGE SECTIONS

### Section 1 - Broadform General & Products Liability

Limits up to \$20,000,000 any one claim or series of claims, and in the aggregate for Products Liability

### Section 2 - Professional Indemnity

Limits up to \$20,000,000 any one claim, and in the aggregate plus reinstatement(s)

### Section 3 – Management Liability

Limits up to \$5,000,000 any one claim, and in the aggregate

## SECURITY

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## GENERAL & PRODUCTS LIABILITY COVERAGE HIGHLIGHTS

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| <b>INSURING CLAUSE</b>               | Covers legal liability in respect of personal injury; property damage; and advertising injury                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>AUTOMATIC EXTENSIONS</b>          | <p><b>Vicarious Liability/Non-Delegable Duty of Care</b> cover includes the insured's vicarious liability; or any non-delegable duty of care owed by the insured in respect of any on-hired employees and/or contractors while they are on-hired to any host employer.</p> <p><b>Supplementary Payments</b> \$250,000 sub-limit for legal costs incurred by the insured at a Coronal Inquest, Inquiry, Royal Commission and/or Government Enquiry arising out of any alleged breach of statutory duty or hearing of a disciplinary nature subject</p> <p><b>Claims Preparation Costs and Expenses</b> \$25,000 sub-limit for reasonable professional fees and such other costs and expenses incurred for the preparation of any claim</p> <p><b>Care, Custody &amp; Control</b> \$250,000 sub-limit</p> <p><b>Contractual Liability</b> standard coverage includes contracts that would have been implied by law in the absence of such contract; incidental contracts; or terms as to merchantability, quality, fitness or care implied by law or statute</p> <p><b>Legal Expenses</b> \$100,000 sub-limit in respect of any one claim and \$250,000 in the aggregate</p> |
| <b>OPTIONAL EXTENSIONS AVAILABLE</b> | <p><b>Indemnity to Contractors</b> is available</p> <p><b>North America</b> legal liability in respect of personal injury and/or property damage that arises out of any products exported to North America with the insured's knowledge</p> <p><b>Contractual Liability</b> can be extended to include liabilities assumed under the contracts specifically designated if required</p> <p><b>Proportionate Liability</b> coverage is available</p> <p><b>Waiver of Subrogation</b> is available for designated contracts</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>TERRITORIAL LIMITS</b>            | Worldwide except North America                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

## PROFESSIONAL INDEMNITY COVERAGE HIGHLIGHTS

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| <b>CIVIL LIABILITY INSURING CLAUSE</b> | <p>Cover provided under the Insuring Clause, in respect of the conduct of the professional services includes:</p> <ul style="list-style-type: none"> <li>• breach of duty (including a fiduciary duty)</li> <li>• breach of privacy or confidentiality</li> <li>• breach of warranty of authority committed in good faith</li> <li>• unintentional defamation</li> <li>• unintentional infringement of any intellectual property rights</li> <li>• contraventions of the misleading and deceptive conduct and corresponding consumer protection provisions</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>AUTOMATIC EXTENSIONS</b>            | <p><b>Claims Preparation Costs and Expenses</b> \$25,000 sub-limit</p> <p><b>Civil Compensatory Orders or Civil Penalties</b> \$250,000 in respect of any one claim and \$500,000 in the aggregate</p> <p><b>Continuous Cover</b> from inception of first cover with About Underwriting, allowing for late reported circumstances in certain instances</p> <p><b>Court Attendance Costs</b> compensation for attending court as a witness in connection with a claim notified</p> <p><b>Emergency Costs Advancement</b> within 30 days of receipt and approval</p> <p><b>Estates, Heirs, Legal Representatives and Assigns</b> definition of Insured extended</p> <p><b>Extended Notification Period</b> additional 60 days granted for acts or omissions committed prior to expiry of insurance</p> <p><b>Franchisors Cover</b> coverage for Insured's conducting the professional services as a franchisee</p> <p><b>Fraud, Dishonesty or Intentional Acts</b> included</p> <p><b>Investigation Costs and Expenses</b> \$500,000 sub-limit</p> <p><b>Joint Ventures</b> insured's joint and individual civil liability arising from participation in a joint venture</p> |

| PROFESSIONAL INDEMNITY CONT...              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
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| <b>AUTOMATIC EXTENSIONS</b>                 | <p><b>Limitation of Liability Contracts</b> cover extended where insured has limited the liability of parties via a contract</p> <p><b>Loss of Documents</b> \$500,000 sub-limit</p> <p><b>Mitigation Costs and Expenses</b> \$100,000 sub-limit for direct costs and expenses</p> <p><b>Newly Acquired or Created Subsidiaries</b> definition of Insured extended to any subsidiary acquired or created by the named insured for a period of up to 60 days</p> <p><b>Public Relations Expenses</b> \$100,000 sub-limit</p> <p><b>Run-off</b> cover will continue until the expiry date in the event that any insured entity ceases to exist or is subject to an insolvency event</p> <p><b>Spousal Liability</b> spouse's legal liability for loss is treated as the liability of the insured</p> <p><b>Vicarious Liability for Consultants, Sub-Contractors and Agents</b> cover for consultants, sub-contractors or agents of the insured for which the insured is legally liable in respect of the conduct of the professional services</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>OPTIONAL EXTENSIONS AVAILABLE</b>        | <p><b>Contractual Liability</b> cover is available for civil liability arising out of contractual indemnity or hold harmless provisions of designated contracts</p> <p><b>Fidelity Guarantee</b> up to \$500,000 sub-limit available for loss of money</p> <p><b>Indemnity to Consultants, Sub-Contractors and Agents</b> cover extended to civil liability against any consultant, sub-contractor or agent under the direct control and supervision of the named insured or any subsidiary</p> <p><b>Legal Expenses Extension Recruitment Consultants</b></p> <p><b>Midwifery Extension</b> extend cover to include the provision of midwifery services performed in hospitals</p> <p><b>On-Hired Contractors</b> extend definition of Insured to include any on-hired contractor but only whilst acting within the scope of their duties in such capacity</p> <p><b>On-Hired Medical Practitioners</b> extend cover to include the provision of on-hired medical services</p> <p><b>On-Hired Medical Services</b> extend cover to include the provision of on-hired medical services</p> <p><b>On-Hired Services</b> extend cover to include the provision of on-hired services.</p> <p><b>Previous Business</b> coverage for the Insured's principals for claims resulting from their work performed at prior business</p> <p><b>Proportionate Liability</b> cover provided for an Insured having contracted out of the operation of proportionate liability legislation</p> <p><b>Pre-Acquisition Liability</b> cover can be extended for newly acquired or created subsidiaries</p> <p><b>Run Off after merger, takeover, sale, winding up of the Insured</b> available in the event of a merger, takeover, sale or winding up</p> |
| <b>SEVERABILITY AND NON-IMPUTATION</b>      | Cover granted for innocent insureds                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>TERRITORIAL LIMITS</b>                   | Cover extends to anywhere in the world excluding the USA and Canada                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>JURISDICTION</b>                         | Commonwealth of Australia                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>REINSTATEMENT OF POLICY LIMIT</b>        | Standard wording provides one (1) reinstatement. Additional reinstatements can be added                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>COSTS IN ADDITION LIMIT OF INDEMNITY</b> | The standard limit is Costs Exclusive                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>COSTS EXCLUSIVE DEDUCTIBLE</b>           | The standard deductible is Costs Exclusive                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>ADDITIONAL COVERAGES AVAILABLE</b>       | <p><b>Extended Continuous Cover</b> subject to certain conditions, continuous cover may be backdated</p> <p><b>Multi-Year Run-Off</b> may be granted</p> <p><b>Statutory Liability</b> is available</p> <p><b>Legal Expenses Extension</b> is available</p> <p><b>Waiver of Subrogation Extension</b> is available</p> <p><b>Cyber Risks Extension Endorsement</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

## MANAGEMENT LIABILITY COVERAGE HIGHLIGHTS

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| <b>PART A</b> | <b>Directors &amp; Officers Liability</b> <ul style="list-style-type: none"> <li>• Insured Organisation Reimbursement Cover</li> <li>• Additional Excess Limit of Liability For Directors, Officers &amp; Partners</li> <li>• Bail Bond and Civil Bond Costs</li> <li>• Deprivation of Assets Expenses</li> <li>• Emergency Costs and Expenses</li> <li>• Employment Practices Liability</li> <li>• Extradition Proceedings</li> <li>• Identity Theft Expenses</li> <li>• Investigation Costs and Expenses</li> <li>• Management Buy-Outs</li> <li>• Outside Entity Executive Cover</li> <li>• Pre-Investigation Costs</li> <li>• Preservation of Right to Indemnity</li> <li>• Prosecution Costs</li> <li>• Public Relations Expenses</li> <li>• Reputation Protection Expenses</li> <li>• Run-Off for Retired Insured Persons</li> <li>• Statutory Liability Cover for Insured Persons</li> <li>• Superannuation Schemes</li> <li>• Taxation Liability</li> <li>• Workplace Health &amp; Safety Defence &amp; Investigation Costs and Expenses</li> </ul> |
| <b>PART B</b> | <b>Corporate Liability (Entity Coverage)</b> <ul style="list-style-type: none"> <li>• Breach of Contract Defence Costs</li> <li>• Copyright Defence Costs</li> <li>• Crisis Events</li> <li>• Emergency Costs and Expenses</li> <li>• Identity Fraud</li> <li>• Liability to Third Party Entities due to Employee Dishonesty or Fraud</li> <li>• Pollution Defence Costs and Representation Costs and Expenses</li> <li>• Public Relations Expenses</li> <li>• Representation Costs and Expenses</li> <li>• Superannuation Schemes</li> <li>• Tax Audit Costs</li> <li>• Workplace Health &amp; Safety Defence &amp; Investigation Costs and Expenses</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>PART C</b> | <b>Employment Practices Liability</b> <ul style="list-style-type: none"> <li>• Includes Third Party Liability</li> <li>• Emergency Costs and Expenses</li> <li>• Public Relations Expenses</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>PART D</b> | <b>Statutory Liability</b> <ul style="list-style-type: none"> <li>• Insured Persons and Insured Organisation</li> <li>• Emergency Defence Costs</li> <li>• Outside Entity Executive</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>PART E</b> | <b>Crime Coverage</b> <ul style="list-style-type: none"> <li>• Crime Investigation Costs</li> <li>• Data Reconstitution Costs</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>PART F</b> | <b>Internet Liability</b> <ul style="list-style-type: none"> <li>• Emergency Costs and Expenses</li> <li>• Public Relations Expenses</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

The **about** Underwriting team comprises technical and experienced personnel who are dedicated to providing exceptional service standards.

## CONTACT US

To find out more about our Insurance products, contact one of our Underwriters below:

**Liz Peach** Dip.F.S.  
Portfolio Manager  
**Mobile:** 0418 548 114  
**Email:** [liz@aboutunderwriting.com.au](mailto:liz@aboutunderwriting.com.au)

**Jodie Banks** B.Bus B.A.  
Underwriting Manager  
**Mobile:** 0499 882 834  
**Email:** [jodie@aboutunderwriting.com.au](mailto:jodie@aboutunderwriting.com.au)



**ABN** 78 608 848 479 **AFSL** 483210  
PO Box 16106, Collins Street West VIC 8007  
Suite 304, 546 Collins Street, Melbourne VIC 3000  
Telephone: (03) 9998 9080  
[info@aboutunderwriting.com.au](mailto:info@aboutunderwriting.com.au)  
[aboutunderwriting.com.au](http://aboutunderwriting.com.au)

*The information is purely a summary of the policy features which can be made available. Each submission will be reviewed individually by Underwriters. Therefore please refer to the individual policy schedule for full details of all terms & conditions applicable to the coverage.*