



Professional Indemnity Recruitment Consultants



TOKIOMARINE
HCC

tmhcc.com

We target all sectors of the UK recruitment industry regardless as to whether they are placing permanent or temporary staff into businesses or a combination of both.

Recruitment Consultants source candidates for their clients, screen, select and place them in appropriate roles, ensuring that they are successfully implemented in their new environment. They usually work on a commission basis but also charge specific fees for individual searches.

They need a thorough understanding of their clients' requirements, as well as the necessary skills and / or connections in the advertising and marketing industries.

Their exposure to risk depends on the role that they undertake for their clients. At the low hazard end, there is entry level administrative staff; placements where salaries are low and expectations are similarly realistic.

At the opposite end of the scale are the head-hunting and executive / director level staff, where there will be a greater responsibility on them to ensure confidentiality, suitability and the qualifying of a candidate's background i.e. qualifications, experience, previous employment history, references etc.

It is becoming a lot more common for recruitment consultants to enter into contracts where they are vicariously liable for the actions of the personnel supplied, and this presents an extra risk to insurers.

We can provide limits from as low as £100,000 up to £10 million.

Our Coverage

Cover is arranged on a civil liability basis which automatically provides cover for claims arising from:

Professional negligence

Dishonesty

Loss of documents

Libel and slander

Breach of intellectual property rights

Breach of confidentiality

Our wording provides an inner limit of up to £250,000 in the aggregate for the costs of representation at any inquiries and for defence costs in criminal proceedings under the Data Protection Act.

The limit of indemnity will be 'any one claim' with defence costs paid in addition. The excess will not normally apply to insurers' costs and expenses. This means that if a claim is successfully defended, the insured will not be 'out of pocket'.



Claims Example

Unsuitable Candidate

The insured placed an employee and it transpired that he was not equipped to do the job and was in fact negligent in the performance of his duties. This resulted in dismissal and a loss of income to the employer. The insured failed to confirm the accuracy of the candidate's qualifications and references and was therefore liable for losses caused to the claimant by the candidate and the expenses incurred by the claimant in the employment process.

Why Tokio Marine HCC

- Direct access to a team of expert underwriters
- Located in London, Birmingham, Bristol and Manchester
- Understanding of clients' needs and cover requirements
- Speed and quality of service
- Policy documentation production within minutes of order

Tokio Marine HCC's insurance companies are highly rated:



Underwriting this sector requires experience and a willingness to understand the business of the insured. Please talk to any of our underwriters to gain a greater understanding of our appetite for this sector.





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