

StaffPak

Preferred Insurance Partner for the Staffing Industry

Insuring temp staffing firms for 15 years. The staffing industry has come to rely on the expertise of U.S. Risk.



StaffPak is one of the top insurance programs tailored to the unique needs of the Staffing Industry. Coverage is written on an admitted basis. The policy is proprietary with many special coverage benefits built into the form.

Target Classes

Temporary Staffing

Temp to Permanent Placement

Contract Professionals and Teams

Workers Compensation

\$50,000 min. premium

\$2,500 min. premium for healthcare

Staffing Services E&O

Claims Made or Occurrence Form

Mediation Clause

Broad definition of Professional Services

General Liability (Occurrence Form)

Blanket Additional Insured

Blanket Waiver of Subrogation

Per Location/ Aggregate

Personal & Advertising Injury

Property

Special Form

Replacement Cost

Enhanced Internal Limits

Crime

Employee Theft - including 3rd Party

Computer Theft and Funds Transfer Fraud Coverage

Fraudulent Time Card

Employment Practices Liability

Punitive Damages

Wage & Hour

Third Party Coverage available

Medical E&O

Claims Made

Automobile

Owned Auto Coverage (PPTs)

Hired & Non-owned Coverage

EXCESS (up to \$5 million over)

General Liability

Staffing Services Errors & Omissions

Auto Liability

Employers Liability

Employment Practices Liability

Employment Benefits Liability

Coverage Available



U.S. Risk, Inc.

ACCESS THE EXPERTS
formerly Lighthouse Underwriters, LLC

Acceptable Placements

- Landscaping
- Manufacturing
- Wholesale Operations
- Clerical
- Healthcare
- Building Maintenance
- Hospitality/Food Service
- Retail Operations
- Financial
- Warehousing & Packaging
- IT Professionals
- Qualifying Engineers
- *many more*

Challenging Placements

- Mining (except clerical)
- Oil and Gas drilling on or off-shore
- Logging (except clerical)
- Armed Guards
- Child Care
- Aviation/Aerospace (except clerical)
- Work above the ground
- Work underground or under water
- Drivers



** The acceptable and challenging placements list is for reference only. Please call if there is something you don't see or need clarification on something you do see. As we all know, underwriting is not an exact science.*

Underwriting Information Required

- ___ Completed, Signed and Dated StaffPak Application
- ___ WC class codes/payroll
- ___ For property, please provide a Signed Statement of Values with coverages broken down **by line, by location**
- ___ NCCI experience mod worksheets
- ___ Financials or a Business Plan (if a new venture)
- ___ Four Year Loss Run
- ___ Copy of Staffing Services Agreement

For more information please contact:

Peter Stanislaw
Program Director
Toll Free 800.232.5830
Direct 214.265.4949
peters@usrisk.com