# Specialty Underwriting | Insurance for PEOs

# StaffPak

Preferred Insurance Partner for the Staffing and PEO Industry

The PEO industry has come to rely upon the expertise of U.S. Risk's StaffPak team. The StaffPak program is a best-in-class coverage and risk management option for PEOs throughout the country. Our marketplace knowledge and ability to turn quotes around rapidly makes us unique.

### **EMPLOYMENT PRACTICES LIABILITY**

- Separate Limits for PEO and Client Companies
- Duty to Defend
- \$1M Additional Claim Expense
- Soft Hammer Clause (client companies only)
- Third Party Coverage (internal and client companies)
- Immigration Reform and Control Act sub-limit
- Full Prior Acts—no retro date
- Choice of Counsel
- Jackson Lewis, LLP—EPL Hotline and Loss Control Services

#### **GENERAL LIABILITY**

- Occurrence Form with Defense Outside of Limits
- No Exclusion for Activities of Worksite Employees
- Bodily Injury (includes Mental Anguish)
- Additional Insured
- Waiver of Subrogation
- Per Client Company Worksite Aggregate
- Abuse or Molestation Coverage
- Employee Benefits Liability

## **PROFESSIONAL LIABILITY**

- Occurrence or Claims Made Form
- Reduced Deductible for Mediated Settlement
- Soft Hammer Clause
- Broad Definition of Professional Services
- Coverage for Administration of Benefit Plans
- Duty to Defend
- Pre- and Post-Judgment Interest Included

#### **RISK MANAGEMENT SERVICES**

Advisory Hotline Available 24/7 for Staffing and PEO Firms

# **CRIME/THEFT**

- Loss Discovered or Loss Sustained Form
- Employee Theft from PEO or Client Company
- Fraudulent Impersonation (Social Engineering)
- Computer and Funds Transfer Fraud
- ERISA Plans

# **OTHER COVERAGE AVAILABLE**

- Cyber/Privacy/Breach
- Fiduciary Liability
- Directors and Officers Liability
- Owned and Non-Owned Auto Liability
- Property and Inland Marine
- Umbrella/Excess Liability
- PEO Workers Compensation Guaranteed Cost / \$250,000 Minimum Premium

#### **CONTACT US**

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Visit us at usrisk.com

The features listed here are available to qualifying PEOs.

Building solid, professional relationships is the foundation of success. U.S. Risk is committed to this concept and considers it one of the most significant aspects of its business as a service to its agents and their clients. This personalized approach offers an entirely new level of service to the U.S. Risk network of agents that is not available from other industry sources. ©2023 U.S. Risk, LLC.

