**How to use this:** Pull out your current policy's declarations pages, coverage forms, and client service agreements, and give yourself about fifteen minutes — staffing has more moving parts than most businesses. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

## A WORKERS' COMPENSATION — YOUR LARGEST EXPOSURE

- ☐ Workers' comp covers **all placed workers** (required in every state except Texas; I am the employer of record).
- ☐ Class codes reflect the **actual duties and hazards of each assignment** — rates vary enormously by job type.
- ☐ Payroll and assignment records are accurate and duty changes are reported (this drives my audit and claims).
- ☐ I carry coverage in **every state** I place workers, and I monitor my experience modification rate (MOD).

## B STAFFING-SPECIFIC WC ENDORSEMENTS

- ☐ **Alternate Employer Endorsement** in place so the client is covered under my WC for the temp on their site.
- ☐ **Waiver of Subrogation** provided where client contracts require it.

## C CO-EMPLOYMENT & CONTRACT RISK TRANSFER

- ☐ I understand the agency and client are often **co-employers** — shared liability for the placed worker.
- ☐ My client service agreements **allocate liability** and include indemnification/hold-harmless language.
- ☐ Clients are named **additional insured** where required, and contracts specify who supervises the worksite.

## D EMPLOYMENT PRACTICES LIABILITY (EPLI) — ELEVATED FOR STAFFING

- ☐ EPLI covers discrimination, harassment, wrongful termination, and retaliation.
- ☐ It responds to claims from **all three groups**: my in-house staff, the temps I place, and job applicants.
- ☐ **Third-party EPLI** is addressed — claims tied to my placed workers at client worksites.
- ☐ **Wage & hour** exposure is reviewed (often excluded or requires specific coverage).

## E PROFESSIONAL LIABILITY / STAFFING E&O

- ☐ E&O for placement errors: negligent screening/hiring, misrepresentation, a failed or wrongful placement.
- ☐ Limit reflects the volume and value of my placements and client contracts.
- ☐ I understand common exclusions (wage & hour, bodily injury/property damage, the firm's own pure EPLI).

## F GENERAL LIABILITY & PLACED-WORKER OPERATIONS

- ☐ **General liability** for third-party bodily injury/property damage — at my office **and** at client worksites.
- ☐ Operations of my placed workers at client sites are contemplated by the policy.

## G PLACED-WORKER CONDUCT — CRIME & ABUSE

- [ ] Coverage for client claims from a placed worker's **theft or misconduct** (third-party crime / fidelity), with negligent screening/supervision considered.
- [ ] Employee dishonesty / crime coverage for my own operation.
- [ ] If I place workers in **sensitive settings** (healthcare, education, childcare), **abuse & molestation** coverage is in place with its own limit, and background screening is documented.

## H DATA, BENEFITS, AUTO, PROPERTY & UMBRELLA

- [ ] **Cyber** for the large volume of applicant/worker PII I hold (SSNs, employment records) and breach response.
- [ ] **Employee Benefits Liability** for errors administering benefit programs.
- [ ] **Commercial / hired & non-owned auto** if my staff or placed workers drive; **property** for my office; **umbrella** above primary limits.

## I SPECIALTY PLACEMENTS, LIMITS & REVIEW

- [ ] Coverage is matched to what I place — e.g., **professional/malpractice** for healthcare staffing, **tech E&O** for IT, **assault & battery** for security.
- [ ] My program meets every client contract's insurance requirements (limits, AI, waiver, alternate employer).
- [ ] Reviewed at least annually and whenever I enter a new industry or state.

## J QUESTIONS WORTH ASKING YOUR BROKER

- "Do my workers' comp class codes match the actual duties of each assignment, in every state I place workers?"
- "Do I have the Alternate Employer Endorsement and Waiver of Subrogation my clients require before a temp starts?"
- "Does my EPLI cover claims from placed temps and applicants — not just my in-house staff — and does it reach third-party worksites?"
- "Do I have staffing E&O for a negligent-placement or bad-screening claim, and is wage & hour addressed?"
- "If a placed worker steals from or harms a client, am I covered — and is abuse & molestation in place for sensitive placements?"
- "Does my cyber coverage reflect the volume of worker SSNs and records I hold?"

## K IMPORTANT — PLEASE READ