

# Exclusively Recruitment

## Summary of Cover

This is a summary of the cover available under your Ageas Exclusively Recruitment insurance policy. It is only a summary and does not include all the policy benefits, limits and exclusions; full terms and conditions can be found in the policy wording and your schedule (which indicates operative sections and sub-sections) and any endorsements that apply. A copy of your insurance policy is available from your agent on request.

This policy is an annual insurance contract and provides cover for Recruitment Businesses. It is underwritten by Ageas Insurance Limited.

The standard cover may be varied to meet your individual needs and any variations from standard will be detailed in any quotation given and thereafter in the policy schedule.

Standard Covers	Standard Limits
Public and Products Liability including: <ul style="list-style-type: none"> <li>liability arising out of slander or libel, misappropriation of advertising ideas and infringement of copyright in any advertisement</li> <li>overseas personal liability</li> </ul>	£1,000,000 (higher limits are available on request)
Employers' Liability	£10,000,000 any one event inclusive of costs and expenses

Optional Covers	Standard Limits
Professional Indemnity This cover is written on a claims made basis, which means it applies to claims that are: <ul style="list-style-type: none"> <li>discovered by, made against or intimated to you for the first time</li> </ul> and <ul style="list-style-type: none"> <li>notified to Ageas during the policy period for work undertaken or acts occurring after the retroactive date.</li> </ul> Cover includes: <ul style="list-style-type: none"> <li>liability resulting directly from or based upon or connected with any infringement or alleged infringement of confidentiality</li> <li>liability arising from or based upon or connected with any infringement or alleged infringement of any copyright or patents or other intellectual property rights</li> <li>liability resulting directly from any libel or slander uttered by you in connection with your business but excluding any publication made in any journal magazine or newspaper or by means of radio or television</li> <li>loss of or damage to documents held by you but not belonging to you</li> </ul>	£100,000 any one event
Fidelity Bonding	Up to £250,000
Drivers Negligence	Up to £10,000 any one event

Applicable policy Sub-Section	Significant or Unusual Exclusions
Sub-Section A - Public and Products Liability	<p>Liability for the amount of the excess shown in the schedule in respect of each and every claim.</p> <p>Liability for damage to property in your custody or control or being worked upon.</p> <p>Liability assumed under any contract or agreement where such liability would not have arisen in the absence of such contract or agreement (other than as set out in the Contractual Liability extension).</p> <p>Liability arising from or relating to a contract or placement which fulfils the criteria of the personnel specification required by your client and where no allegation of negligence has been made against you.</p> <p>Liability arising from or relating to the provision of medical treatment.</p> <p>Liability arising out of oral or written publication of material if the first oral or written publication of the same or similar material took place prior to the commencement date of the policy.</p> <p>Liability for acts of Terrorism (but Employers' Liability cover is sub-limited to £5,000,000 for any one event).</p>
Sub-Section C – Professional Indemnity	<p>Liability for the amount of the excess shown in the schedule in respect of each and every claim.</p> <p>Liability arising from or relating to a contract or placement which fulfils the criteria of the personnel specification required by your client and where no allegation of negligence has been made against you.</p> <p>Liability arising from or relating to the provision of medical treatment.</p> <p>Liability for fraudulent and dishonest acts by a partner or director.</p> <p>Liability for any claim where you are unable to show that at the time of the events or actions giving rise to such claim the normal system of supervision and checking was operating.</p> <p>Liability for claims arising from any act or omission of any temporary worker or person supplied by you to a client unless you have breached a duty of care in supplying such temporary worker or person.</p>
Sub-Section D – Drivers Negligence	<p>Liability for the amount of the excess shown in the schedule in respect of each and every claim.</p> <p>Liability:</p> <ul style="list-style-type: none"> <li>• in respect of any loss or damage arising from the driving of a vehicle by any person: <ul style="list-style-type: none"> <li>- under the age of 23 years</li> <li>- who does not hold a full driving licence clear of endorsements other than endorsements for specific offences up to a maximum of nine penalty points for such offences</li> <li>- who has not held a valid Category C or C+E or C1 or C1+E Licence as appropriate for at least two years in respect of the type of vehicle driven</li> <li>- who has not worked as a driver for at least 180 days during the 24 months immediately prior to the occurrence of the loss or damage.</li> </ul> </li> </ul>

Applicable policy section	Significant or Unusual Conditions
<p>All sections and sub-sections</p> <p>Sub-Section A - Public and Products Liability</p>	<p>For cover to apply, you must comply with all the conditions of this policy.</p> <p>These include you conducting the business on the Model Terms of Business recommended by the Recruitment &amp; Employment Confederation (or on similar terms) or on terms of business specifically agreed and accepted by Ageas.</p> <p>Use of heat precautions.</p>

## Cancellation Procedure

There is an option to cancel this policy within 14 days of receipt of the policy schedule and wording. A refund of premium will be allowed for the time that was left on the policy.

## How to Claim

To make a claim, contact our commercial claims department on **0845 122 3283**. The line is open 24 hours a day, 365 days a year.

Full claims procedures are noted in the policy wording under General Conditions and extra details are noted on the schedule.

## How to Make a Complaint

We pride ourselves on our high levels of customer satisfaction. However, should there be an occasion where our service does not live up to your expectations, please let us know and we will do our best to put it right as quickly and fairly as possible.

If your complaint is about the way your policy was sold to you, please contact your agent to report your complaint. If your complaint is about your claim, please telephone your personal claim handler on the number shown in your claims documentation.

For any type of complaint, you can email us at: [csa.uk@ageas.co.uk](mailto:csa.uk@ageas.co.uk) or write to us at:

Customer Services Advisor,  
Ageas Insurance Limited,  
Ageas House,  
Hampshire Corporate Park,  
Templars Way,  
Eastleigh,  
Hampshire,  
SO53 3YA

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service if you have an annual turnover of less than EUR 2 million and fewer than 10 employees. More details can be found at [www.financialombudsman.org.uk](http://www.financialombudsman.org.uk). You will need to fill in their complaint form available from their website, or they will assist you over the telephone on **0800 023 4567** or **0300 123 9123**.

Alternatively you can write to them at:  
Financial Ombudsman Service,  
Exchange Tower,  
Harbour Exchange Square,  
London,  
E14 9SR

They will only consider your complaint after you've tried to resolve it with us.

## Financial Services Compensation Scheme

Should we be unable to meet our liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of insurance, the size of your business and the circumstances of the claim. For compulsory insurance you may be entitled to compensation up to 100% of the claim. For all other types of insurance you may be entitled to compensation up to 90% of the claim.

Further information is available from the Financial Services Compensation Scheme. Their telephone number is **0800 678 1100** or **020 7741 4100**. Alternatively, more information can be found at [www.fscs.org.uk](http://www.fscs.org.uk).

## Ageas Insurance Limited

*Registered office address*  
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Templars Way, Eastleigh, Hampshire SO53 3YA

[www.ageas.co.uk](http://www.ageas.co.uk)

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The logo for Ageas, featuring the word "ageas" in a lowercase, sans-serif font. The letter "a" is stylized with a horizontal bar extending to the right, and the "s" has a registered trademark symbol (®) to its upper right.