RECRUITMENT AGENCY LAUNCH PROGRAMME · PUT INSURANCE IN PLACE

Agency insurance checklist

The three covers, what each is for, and typical minimums.

01 Cover you must have by law

Employers' Liability is compulsory the moment you employ staff or supply a PAYE temp.

- [ ] Buy Employers' Liability cover before your first employee or PAYE temp starts.
- [ ] Set the limit to at least £5m — many policies default higher.
- [ ] Make sure the temps you supply are included, not just office staff.
- [ ] Check the cover starts on day one, not when the first invoice goes out.
- [ ] Keep the EL certificate somewhere you can produce it on request.

02 Cover clients will insist on

Not legally required, but you won't win contracts or tenders without them.

- [ ] Take out Professional Indemnity for a bad placement, a duff reference or wrong advice.
- [ ] Set the PI limit to match what your client contracts and tenders ask for.
- [ ] Take out Public Liability for injury or damage while you're on a client's site.
- [ ] Read what each policy excludes before you rely on it.
- [ ] Tell your insurer honestly which sectors you place into.

03 Buying it and keeping it current

- [ ] Use a broker who knows recruitment, not a generic comparison site.
- [ ] Get every cover in place before you pitch your first client.
- [ ] Diarise the renewal date so cover never lapses.
- [ ] Store certificates where you can send them to a client in minutes.
- [ ] Review your limits as you take on bigger clients and more workers.

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