Insurance for PEOs

StaffPak

The PEO industry has come to rely upon the expertise of IGP Specialty'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
- Excess Liability
- PEO Workers Compensation – Guaranteed Cost / $250,000 Minimum Premium

CONTACT US

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Visit us at igpspecialty.com

Innovation Growth Partners Specialty®

The features listed here are available to qualifying PEOs.

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