



# Broker's Kit

**An NSM Insurance Group Program**

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## **Comprehensive Insurance Protection for the Staffing Services Industry**

### **General Information**

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Staffing Lines is an Insurance Program designed for the Staffing Services Industry offering a combination of solid financial backing and comprehensive protection.

Our Program targets the following types of companies:

- Temporary Staffing Firms
- Executive Recruiting Firms
- Permanent Placement Firms
- Outplacement Firms

Staffing Lines is available through NSM, Inc. NSM is a recognized leader in the development and management of industry specific insurance programs. Contact our office for more information on our programs.

### **INELIGIBLE CLASSES (ALL LINES)**

- Trucking
- Roofing
- Asbestos Work
- Heavy Construction Work (oil/gas pipeline, dam, dike, levee const., tunneling, bridgework, elevator repair/inst., caisson work, tank inst/repair, blasting, demolition, underpinning, dredging, concrete construction, etc) - Not Inclusive\*
- Heavy Manufacturing operations (including but not limited to foundry, chemical, galvanizing, electroplating, batteries, explosives, heavy steel fabrication, etc.)
- Day Laborers (farming, agricultural, construction)
- Any risk with a known exposure under USL&H Act, Federal Coal Mine Health and Safety Act, Admiralty Law, Federal Employers' Liability Act, Defense Base Act or Outer Continental Shelf Act, Jones Act
- Any risk with an Aircraft or Aviation exposure
- Logging/lumbering
- Blasting
- Classifications with known Occupational Disease exposures

*\* This list is not inclusive of all operations under this category.*



## **Underwriting Information**

### **Lines of Insurance**

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#### **Workers Comp:**

- Single Policy covering multiple states
- Guaranteed Cost Plans
- Monoline capabilities

#### **General Liability**

- Covers the premises and operation of insured firms
- Employee Benefits Liability
- Hired/Non-owned Auto

#### **Professional Liability**

- E&O Coverage
- Errors and Omissions Tailored to the Staffing Industry

#### **Employment Practices Liability**

- Claims Made Form

#### **Employee Dishonesty**

- First Party Bonds
- Third Party Bonds
- Legal Liability
- Trade Secrets

#### **Property/Inland Marine**

- Protection for Business Personal Property
- Coverage for computers and data processing equipment

#### **Excess Liability**

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Only the insurance policies themselves can give precise terms, coverage amounts, conditions and exclusions. In case of conflict between this information and the terms of the policies themselves, the policies will govern subject to local law and approval. This information is descriptive only.



## **Staffing Lines Risk Control Services**

- State of the art loss control and claims services
- Quarterly loss reports available
- Claim trend tracking capabilities
- Provider Networks
- Nurse Case Management
- Vocational Rehabilitation
- Utilization Review
- Discounts on Durable Medical Goods and Prescription Drugs
- Return-To-Work Services
- Litigation Management
- Structured Benefit Services
- Special Investigative Units
- Medical Management Centers



## Administrative Procedures

### Payment Plans

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**Annual:**

Payment in Full prior to the effective date.

**Premium Financing: Available For All Lines**

All premium finance arrangements are to be made through NSM. **No premium financing by broker is permissible.** A signed agreement and deposit must be received prior to effective date. Special rate for Staffing Lines Program.

**Installments:**

Available per carrier's approval

### Claims

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Reporting of Workers Compensation claims will be directed to the appropriate carrier.

### Loss Control

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Designated loss control person and customized loss control programs available.

### Marketing

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NSM Insurance Group retains the exclusive right to market this Program. Permission and approval must be received by NSM Insurance Group before any local agent or broker may actively market this Program in their area. Marketing includes direct mail, print advertising, brochures, fliers, etc.