

## Labour Hire Insurance Benefits

*Combined PI & GL*

### \$ Limits up to 20,000,000



- Labour Hire and Recruitment companies
- Salary Packaging companies
- Full Vicarious Liability cover for all Employees & Contractors
- Cover for Contractors as if they were Employees
- Nil Excesses, Continuous Cover, Mitigation Costs *(plus many others!)*
- All Revenue Sizes from start-up to Multi Billion \$ companies

### FTA's wordings automatically cover on-hired labour activities:

- Placement of candidates in permanent positions, in the Insured's capacity as an employment agent;
- Temporary placement of employees and independent contractors with third parties for the provision of on-hired services and the vicarious liability that flows from them;
- The provision of the services for which on-hired employee or independent contractor has been placed with the host employer;
- Employment consulting services in the areas of occupational health and safety, human resources, human resources relations, human resources management, employment, outsourcing and psychological testing;
- Payroll management for employees and independent contractors;

### PLUS automatic cover for on-hired employees and contractors:

#### The policy definition of insured is as follows:

- For the purposes of on hired labour provision provided by the Insured, any **on hired employees or independent contractors** whose work at a host employer is or was arranged by the Named Insured.
- If the Named Insured is a registered training organisation, then any trainees of the Named Insured whilst on work placement as part of the requirements of their training.

*Please send your submissions to [quotes@ftainsurance.com.au](mailto:quotes@ftainsurance.com.au)*

...or chat with our friendly underwriters who are allocated to brokers from each state:

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