

# Recruiters Choice from Marsh Commercial

Insurance perfectly  
tailored for you



# World-class expertise with a local touch

At Marsh Commercial, we're part of a global group with a 150-year heritage and a strong community focus.

We've been providing insurance solutions for **REC members** for over ten years, so we understand all too well the challenges and insurance risks you face within the recruitment sector.

We make it our business to help protect you, so insurance is one less thing to worry about. And because we believe 'one size doesn't fit all', we created 'Recruiters Choice', cover that's perfectly tailored for your business.





**Rullion has been a client of Marsh Commercial for several years and maintained a business relationship with our principal contact for over 30 years. We have received an excellent service from the team on our insurance requirements, providing excellent advice and value for money. The knowledge demonstrated by the team has been exemplary.**

**MATTHEW HART**  
Finance Director, Rullion Ltd.

# Recruiters Choice offers a range of covers, including:

- **cyber and data cover** for business interruption relating to hacker damage, cyber extortion, privacy protection and media liability up to £250,000  
This is included as standard\*
- **directors and officers liability and corporate legal liability**  
Cover for up to £100,000\*\*
- **crime extensions** cover for claims made against you arising from dishonest acts of employees or workers supplied by you
- **contractual vicarious liability** cover not only for your employees but also contractors supplied by you
- **safeguarding** from claims arising from allegations that workers you have supplied have committed acts of physical, sexual or mental abuse
- **medical malpractice liability** cover for claims relating to medical or veterinary treatment, diagnosis or prescription by workers supplied by you
- **no contractual liability exclusion**
- **crisis containment** PR costs covered, should you need to manage adverse publicity
- **high hazard cover** for activities including oil and gas, offshore, safety critical rail work and nuclear
- **all types of workers** – your business will be covered for temporary workers; PAYE, zero hours, self-employed
- **driver's negligence** including cover for young and inexperienced drivers over 18.

As with all insurances, terms and conditions apply.

\* Subject to purchase of public liability or professional indemnity, and for companies whose turnover does not exceed £25 million.

\*\* Subject to purchase of public liability or professional indemnity.

# Cover features you can benefit from include:

- **premium discount of 10%** for all REC members new to Marsh Commercial
- **reduced excess** for professional indemnity from £500 to £250
- **professional indemnity limits of** £5,000 to cover event cancellation costs, £10,000 for identity fraud and £5,000 to cover unauthorised use of your telephones by anyone working in your office
- **no excess** on the first claim of your policy, other than for drivers' negligence claims, if your business has a turnover of up to £10 million
- **option to spread the cost** of your premiums – interest-free
- **access to online HR systems** – free of charge
- **a 10% no claims rebate** on your previous year's premium.\*\*



**Marsh Commercial has supported STR for several years now and the team has worked hard to understand our business, working closely with us to respond to an ever changing landscape. Not only in the sectors in which we work, but also in our industry as a whole. The team's efforts have provided us with a suite of insurance that is both robust, yet flexible. It enables us to grow with confidence knowing our provision not only allows for the unexpected, but plans for it!"**

**EMMA REES**

Group Commercial Manager, STR Ltd.

\*\* Subject to your premium being a minimum of £5,000 + Insurance Premium Tax and you renewing your policy.

# Why choose Marsh Commercial?

We're passionate about advising, protecting and supporting recruitment firms, just like yours. Our aim is to provide you with flexible insurance cover, complemented with a range of additional benefits at no extra cost.

**Relax – we've been supporting REC members for over ten years, your choice for insurance is in good hands.**

For more information about Recruiters Choice, please visit:

[www.marshcommercial.co.uk/recruitment](http://www.marshcommercial.co.uk/recruitment)



**0330 818 7634**



**rec@marshcommercial.co.uk**

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