



Partnership. Advice. Certainty.

Professional Indemnity and Public and Products Liability in one product.

Introducing a brand-new comprehensive insurance solution for Recruitment Consultants and Employment Agencies from ACERTA, a division of Guild Insurance.

Our new Recruitment Consultants Professional Liabilities solution combines professional indemnity and public and products liability into a single policy. Designed with the recruitment industry sector in mind, this product addresses the key risks involved in placement, advisory, and labour hire activities.



1. **Who is it for?** – Recruitment Consultants and Employment Agencies with annual fees up to \$10m.
2. **Policy Limits** – up to \$10m available.
3. **Optional extension** – for Public and Products Liability Insurance, with Professional Indemnity compulsory.
4. **How to access** – Business is transacted via the Acerta Digital Momentum platform with no need for a proposal form.
5. **Why this product stands out:**
 - a. **Broad professional services description**
Our policy offers coverage for a wide range of recruitment-related services including career counselling, HR consulting, workplace assessments, change management, psychological testing, and recruitment administration.

b. Labour hire for white collar and allied health included

IT consultants, accountants, office administration, project managers, teachers or trainers and migration services are automatically covered. Others may be considered on referral.

c. RCSA-linked scope

The policy extends coverage to any recruitment services defined by the Recruitment, Consulting and Staffing Association (RCSA) or any equivalent body, ensuring clarity and flexibility in defining professional services.

d. Comprehensive peace of mind

From candidate placement to advisory and compliance, this policy has been built to support agencies in the modern recruitment landscape.



Key Features and Benefits

Feature/Benefit	Level of Cover
Advancement of Defence Costs	Clarified cover included
Australian Consumer Law Protection	Clarified cover included
Broad Civil Liability Clause	Clarified cover included
Broad Recruitment and HR Advisory Scope	Included
Cost Inclusive Limit Covers	Included
Cover for Labour Hire (pre-approved categories)	Included
Cover for related training and referrals services and expert witness advice	Included
Defamation, Fiduciary Duties and IP Infringement Protection	Clarified cover included
Difference in Limits and Conditions Cover	2-year limitation period
Extended Continuity of Cover	1-year limitation for prior policies
Free Legal Advice (Telephone)	Up to 2 hours
Free Run-Off Cover	Up to 7 years (conditions apply)
Inquiries and Proceedings Cover	Included
Jurisdictional Limit	Australia
Professional Services linked to RCSA definitions	Included
Two Reinstatements	Included
Vicarious Liability	Included
Wide Range of Education and Training Services (excluding USA/Canada)	Included



Standard Policy Sub-limits

Automatic Fidelity	\$50,000
Breach of Warranty of Authority	\$250,000
Claims Mitigation Costs	\$100,000
Claims Preparation Costs	\$25,000
Court Attendance Costs	\$50,000
Inquiry Costs	\$500,000
Loss of Documents	\$1,000,000
Public Relations Expenses	\$100,000
Statutory Liability	\$250,000

Partner with ACERTA

Don't miss this opportunity to deliver exceptional coverage to your clients, tailored for the evolving recruitment and staffing sector.

Contact us today to learn more and get set up on our system.

We look forward to partnering with you and supporting the success of your clients.

The Acerta Team.

Acerta is a division of Guild Insurance.

Exclusions

This policy excludes services and exposures such as investment, abuse and molestation, conduct as a medical practitioner and any legal advice. Please refer to the policy wording for a complete list of exclusions.



acerta.com.au

1300 223 782