

Insurance
for your
industry.



**CCI's Insurance & Risk
Management program for the
Home Health & Medical
Staffing Industry**

SKIP THE BROKERS, HIRE AN ADVOCATE

The traditional insurance buying process is tired, cumbersome, and annoyingly time consuming. What should be a personalized and informed broker and program selection process has become commoditized, transactional, robotic, and littered with empty promises about partnership and service.

We've had enough and we think you have as well.

CCI is a break-away team of insurance professionals who decided to modernize and personalize an antiquated industry. We've created a model that, upon meeting you, provides our team with a clear understanding of the your definition of value, company culture, operations, vision for the future, expectations of your broker, challenges, goals, priorities, and insurance needs. With this information, our team is well equipped to provide a detailed game plan that contains a customized service schedule outlining what we'll do, how we'll do it, when it will be done, and the impact we will have.

Because your business involves, nurses, caregivers, home companions, medical technicians, and others to work as contractors at off-site facilities, your health-care staffing agency faces unique liability conditions. You have the combined challenges of:

- 1) employing medical professionals, with all of the associated workers compensation and liability issues, along with
- 2) The many issues that staffing agencies face, such as co-employment laws.
- 3) Although staffing professionals regularly pre-screen applicants and perform background and reference checks, they are not immune to lawsuits.
- 4) Permanent and temporary staffing professionals can be sued for the poor performance of an employee. Staffing professionals can even be sued by an employee for sending him or her to an undesirable company for a permanent or temporary position.
- 5) PPACA Compliance

Worker's Compensation:

Why do you need to carry worker's compensation insurance on your temporary staffing placements?

Most State and Federal jurisdictions make the temporary staffing firm responsible for covering their placements under worker's compensation insurance. In the majority of states, temporary placements are considered employees of the temporary staffing firm, and not employees of the client company seeking the temporary staffing assistance.

The responsibility ultimately is on the staffing firm if a worker's compensation claim were to be placed.

Why is worker's compensation insurance difficult to obtain for the temporary staffing industry?

Lack of prior worker's compensation insurance, poor loss experience and/or inadequate safety procedures are most often the root cause(s) of not being able to obtain coverage and control rising costs in this area.

Our insurance company will work with you to provide you with a quote that fits your circumstances.

Making your workers compensation policy easier for you

No matter what size staffing firm you may have, having procedures in place to control your worker's compensation losses and performing proper screening of employees will aid in this process. These may include, but are not limited to, background checks and investigation into any prior workplace injuries the potential employee may have suffered. In addition, the placement of employees in less hazardous working environments will be beneficial in these areas.

Types of Industry Risks:

- Home Health Care Agencies, both for profit and non-profit
- Visiting Nurse Associations (VNA's)
- Hospice Providers
- Hospital Staffing Firms
- Nurse Registries or Medical Staffing Providers (excluding Physicians)
- Traveling Nurse Companies
- Sitter and/or Companion Agencies

Industry Coverage Includes:

- Professional Liability (E&O)
- Commercial General Liability (CGL)
- Employee Benefits Liability
- Products/Completed Operations Liability Insurance
- Sexual Misconduct/Abuse Allegations
- Personal Injury Coverage Insurance
- Workers Compensation Insurance
- Non-Owned Auto
- Crime Coverage
- Fidelity Bond Insurance
- Property Insurance
- Commercial Auto Insurance
- Health Insurance

Why Do You Need Third Party Fidelity Coverage?

- Fidelity coverage can be tailored to protect not only the dishonest acts committed by an employee, but your Client's loss sustained by the dishonest acts of an employee placed with them. Clients appreciate this extra layer of protection for their business!
- In a recent case in the Midwest, a temporary employee placed with a client was caught stealing inventory and selling the merchandise for her own personal gain. Fortunately, the Staffing firm had enough 3rd Party Fidelity coverage in place to protect the client for this loss. The former employee is now enjoying time in jail, and the client company received payment of over \$78,000 for their losses.

Why Do You Need Errors & Omissions Liability Coverage?

- Errors & Omissions Liability protection can also be structured in various manners. The wrongful acts of your own employees, and those placed with your clients on a temporary basis, can be covered. It can also extend to include allegations for your professional placements.
- Over the years, there have been many instances where Staffing companies have been held liable for failing to disclose an employee's criminal record to a client company. One such case involved a formerly convicted sexual offender that was placed with a client on a temporary basis. This individual proceeded to commit sexual offenses against other employees during their assignment. Over \$300,000 in legal fees were involved, and settlement costs equated to over \$1,000,000. The Staffing firm had an Errors & Omissions Liability policy that not only covered all legal fees, but the settlement costs as well.