

PEN RECRUITMENT INSURANCE - HOW IT COMPARES



COVERAGES		HISCOX (Direct)	THISTLE	KINGSBRIDGE	CAMBERFORD LAW	CFC
EMPLOYERS LIABILITY	✓	✓	✓	✓	✓	✓
Unsatisfied Court Judgement	✓	✗	✓	✓	✓	✗
PUBLIC LIABILITY	✓	✓	✓	✓	✓	✓
Cover for Temps	✓	✗	✓	✓	✓	✓
Data protection	✓	✗	✓	✓	✓	✗
Defective premises	✓	✗	✓	✓	✓	✗
Personal and Advertising Injury Offences Costs & Expenses	✓	✗	✗	✗	✗	✗
Crisis Response	✓	✗	✗	✓	✓	✗
Personal overseas Liability	✓	✓	✓	✗	✓	✗
Residual Employers Liability	✓	✗	✗	✗	✗	✗
MEDICAL MALPRACTICE	✓	✗	✗	✗	✗	✗
DRIVERS NEGLIGENCE INC VEHICLE REMOVAL	✓	✗	✓	✗	✓	✓
MOTOR CONTINGENT	✓	✗	✓	✗	✓	✗
MANSLAUGHTER DEFENCE	✓	✗	✗	✗	✓	✗
CONTRACTUAL LIABILITY	✓	✗	✗	✓	✗	✗
PROFESSIONAL INDEMNITY	✓	✓	✓	✓	✓	✓
Vicarious Liability	✓	✓	✓	✓	✓	✓
Cyber attack or data breach	✓	✗	✗	✗	N/A	✓
LOSS OF DOCS	✓	✓	✓	✓	✓	✓
DISHONESTY OF EMPLOYEES/PLACED PERSONNEL	✓	✓	✗	✗	✓	✓
LIBEL AND SLANDER	✓	✓	✗	✓	✓	✓
BREACH OF CONFIDENTIALITY	✓	✓	✗	✗	✗	✓
INTELLECTUAL PROPERTY RIGHTS	✓	✓	✗	✓	✓	✓