

KINGBRIDGE RECRUITMENT INSURANCE – RECRUITMENT AND UMBRELLA SCHEME

Product Value Information

Carrier name	Joint manufacturer – Zurich and Kingfisher Insurance Services Ltd
Broker name	Kingfisher Insurance Services Ltd t/a Kingsbridge Recruitment Insurance
Product name	Recruitment and Umbrella Scheme
Reference/UMR [Binder]	FE879234
Reference [Class of Business]	PI combined including Professional Indemnity, Employers' Liability, Public Liability, Property, D&O, Cyber
Date	30/09/2025

Carrier Information

The fields below should be completed by the carrier. The information provided should be sufficient for distributors in the chain to understand the value of the product, the intended target market and those to whom the product should not be marketed. Other information should be included (if relevant) to advise distributors of how their known or expected actions might affect the value of the product.

Product information
The product is designed to offer a package of coverages appropriate to both Recruitment and Umbrella business. Core covers can be supplemented with customer chosen additional coverages and limits. Primary covers include Professional Indemnity, Public Liability and Employers' Liability.
Target market
UK Recruitment and Umbrella Companies providing temporary and permanent personnel placements.
Types of customers for whom the product would be unsuitable
Non-UK Recruitment and non-UK Umbrella Companies providing temporary and permanent personnel placements. Temporary recruitment into financial services and primary domiciliary care.
Any notable exclusions or circumstances where the product will not respond
Any business activity falling outside of the declared business description. See also policy terms and conditions.
Other information which may be relevant to distributors
The product can be distributed online (via a Quote and Buy system), via wholesalers or direct by Kingsbridge Recruitment Insurance.

Product Value Assessment
Features, benefits, product performance and remuneration has formed part of the fair value assessment and following completion of this assessment Kingsbridge confirms that the products provide value to customers.

Date Fair Value assessment completed

September 2025

Expected date of next assessment

September 2026