



KELLY SUPPLIER SUPPLEMENTAL INSURANCE PROGRAM FREQUENTLY ASKED QUESTIONS

What is the Supplemental Insurance Program? The Supplemental Insurance Program is a contract-specific Excess Liability and Primary Crime Insurance offering available exclusively to qualified Kelly suppliers through Kelly Services' partnership with American Staffing Assurance Company.

Is Kelly entering the insurance business?

No, Kelly is not "selling" insurance. Kelly's Risk Management department has partnered with an independent commercial insurance firm and negotiated a low-cost insurance option for suppliers seeking to provide staffing to Kelly managed programs. Kelly will not receive any financial compensation for policies written by the insurance company.

What is the benefit of the program?

The program provides a low-cost insurance option enabling current and prospective suppliers to meet Kelly's insurance requirements for staffing opportunities, thus eliminating a leading barrier to supplier participation in Kelly's managed staffing arrangements.

Does this replace the need for a supplier's primary insurance coverage?

No, this insurance offering does not replace a supplier's primary insurance coverage. The Excess Liability coverage requires \$1 million of primary coverage in accordance with the insurance requirements of the Kelly client program. The crime cover can be placed as either primary or excess coverage; however, it provides only third-party coverage.

Who offers the Program?

The Kelly Excess Liability and Primary Third Party Crime Insurance Program is offered by Lloyds of London through American Staffing Assurance Company (ASAC) and is available to all qualified Kelly Suppliers who carry \$1,000,000 primary General Liability, Non-Owned Auto Liability and Staffing E&O limits. Lloyds of London enjoys an A.M. Best rating of A XV (excellent).

Who is ASAC?

American Staffing Assurance Company, based in Michigan, is the only multi-lines insurance company in America dedicated solely to the Staffing Industry. ASAC offers coverage only to staffing companies.

What types of coverage / limits can be purchased?

Interested firms may buy either or both of the following:

- \$5,000,000 Contract-Specific Excess Liability for general liability, non-owned automobile liability, and staffing errors and omissions
- \$3,000,000 Contract-Specific Primary Third-Party Crime coverage.

What is the cost?

While pricing will vary based on project spend and other particulars, for most firms, the total annual cost is expected to be between \$1,000 and \$2,000.

I need some additional coverage, but not the full limits listed above. Can I get a further pricing break?

Because of the extremely low-base pricing, the cost will be the same regardless of whether the entire limit or only a portion is needed.

Who is eligible for the program?

Staffing firms, both secondary suppliers (subcontractors) and managed suppliers (not subcontractors) supplying labor to Kelly or Kelly's customers under a Kelly-managed contract are eligible, including bona-fide independent contractors.

What is the geographic coverage for insurance through this program?

The coverage is available for work in all fifty states, plus Puerto Rico and Canada.

Is this available to Kelly's non-staffing suppliers?

No, this program is only available to staffing suppliers.

Does this coverage apply to multiple Kelly contracts a supplier may be servicing? Coverage is on a per-contract basis. Suppliers are welcome to apply for coverage on more than one Kelly contract, but each Kelly contract (client program) will require a separate application and premium payment.

Will a supplier be able to use this coverage for their non-Kelly staffing business?

No, this is a unique offering exclusive to Kelly suppliers for work performed solely under a Kelly contract.

I'm told I have a term-and condition deficiency in my primary insurance program. Will this new program address that problem?

If you have a deficiency in a primary coverage, such as a missing additional insured or waiver of subrogation provision, this supplemental insurance program won't change that. However, the underwriters at ASAC are prepared to help suppliers with those problems.

Am I required to use this program or deal with ASAC to be qualified for Kelly business?

Absolutely not. You are free to pursue whatever options and opportunities are available to you.

Can I have my existing insurance agent contact ASAC or Lloyds?

ASAC is the exclusive representative for the Kelly Supplemental Insurance Program. ASAC would be happy to deal with your existing agent; however, there would be no commission or other compensation paid to the agent by ASAC, Lloyds, or Kelly.

Where can suppliers go for more information?

Suppliers should go to www.asac-us.com/kellyinsurance, or call 866-545-0183, or 248-823-9464 for applications and to contact an ASAC representative.