

**INSURANCE COVERAGE  
FOR:**

**DEDICATED  
STAFFING, INC.**

**PRESENTED BY:**

**CRAIG RIEK  
CHARLES L. CRANE AGENCY CO.  
100 NORTH BROADWAY, STE. 900  
ST. LOUIS, MO 63102  
(314) 444-4867**

*THIS IS AN ABBREVIATED OUTLINE OF COVERAGE. PLEASE READ  
THE SPECIFIC INSURANCE CONTRACTS FOR COMPLETE DETAILS  
ON COVERAGE, CONDITIONS AND EXCLUSIONS.*

## INTRODUCTION TO THE CHARLES L. CRANE AGENCY

Established in 1885, the Charles L. Crane Agency is one of the oldest independent agencies west of the Mississippi. Our stability and longevity are testimony to Crane's ability to meet your growing needs.

Crane proudly offers your business the finest technical, marketing and support personnel available. Dedication to professionalism prepares our staff to suggest the most effective insurance and risk management solutions for your business. Added services include:

### Property and Casualty

- ✓ Loss Control Services
- ✓ Property Valuations
- ✓ Claims Management
- ✓ Risk Management Services

### Life and Health

- ✓ Individual and Group products
- ✓ Health and Disability Insurance
- ✓ Benefits Administration
- ✓ Long Term Care
- ✓ Retirement Plans

Commitment to personal service promises that your insurance program is being managed by a team of experienced professionals. Our goal is to protect your business in the most cost effective and efficient way possible.

As independent agents working for you, Crane represents nearly every major insurance company. These vast considerable resources are used to select your customized insurance protection plan.

When you choose Crane for your insurance needs, you join the company of many prominent businesses. Prestigious corporations choose us for the peace of mind that comes from knowing they are receiving our superior, personalized service and a competitive product.

We would be pleased to have you join the many satisfied businesses and individuals who have been coming to Crane for over 130 years.

## YOUR SERVICE TEAM

At the Crane Agency Co., we believe the best way to effectively give **Dedicated Staffing, Inc** the benefit of our service is through a team effort. Our account management team concept has been designed to give you the type of consistent, knowledgeable service that can only happen by working with highly trained Crane Professionals.

### PRODUCER

Craig Riek  
Phone: 314-444-4867  
Fax: 314-588-9282  
Email: [criek@craneagency.com](mailto:criek@craneagency.com)

### ACCOUNT MANAGER

Patti Smith  
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Email: [psmith@craneagency.com](mailto:psmith@craneagency.com)

### SURETY

Greg Stanley  
Bond Division Manager  
Phone: 314-206-4118  
Fax: 314-444-4970  
Email: [GStanley@craneagency.com](mailto:GStanley@craneagency.com)

### LOSS CONTROL

Michael Schrand  
Property/Casualty Loss Control  
Phone: 314-206-4104  
Fax: 314-444-4970  
Email: [mschrand@craneagency.com](mailto:mschrand@craneagency.com)

### CLAIMS CONSULTANT

Don Hennen  
Claims Consultant  
Phone: 314-206-4126  
Email: [dhennen@craneagency.com](mailto:dhennen@craneagency.com)

## CRIME COVERAGE

**Named Insured:** Dedicated Staffing, Inc  
**Insurer:** Zurich American Insurance Company

**Basis for Coverage:**

### Limits

<b>Subject of Insurance</b>	<b>Limits</b>
<b>Employee Dishonesty</b>	\$ 1,000,000
<b>Client's Coverage for your Employee's Dishonest Acts</b>	\$ 1,000,000
<b>Legal Liability Coverage for your Employee's Dishonest Acts</b>	\$ 1,000,000
<b>Coverage for Theft of your Trade Secrets by your Employee</b>	\$ 1,000,000
<b>Coverage for Theft of your Client's Trade Secrets by your Employee</b>	\$ 1,000,000

## PROFESSIONAL LIABILITY COVERAGE

**Named Insured:** Dedicated Staffing, Inc  
**Insurer:** Zurich American Insurance Company

**Basis for Coverage:**

### Limits

<b>Subject of Insurance</b>	<b>Limits</b>
Each Claim	\$ 1,000,000
Aggregate	\$ 2,000,000

## GENERAL LIABILITY COVERAGE

**Named Insured:** Dedicated Staffing, Inc  
**Insurer:** Zurich American Insurance Company

**Coverage Form:** Occurrence

Coverage Description	Limits
General Aggregate Limit	\$ 2,000,000
Products/Completed Operations Aggregate Limit	\$ 2,000,000
Personal/Advertising Injury Limit	\$ 1,000,000
Each Occurrence	\$ 1,000,000
Fire Damage Limit - Any One Fire	\$ 100,000
Premises Medical Payments - Each Person	\$ 10,000
Hired and Non-Owned Auto Liability	\$ 1,000,000

## ABUSIVE ACTS COVERAGE

**Named Insured:** Dedicated Staffing, Inc  
**Insurer:** Zurich American Insurance Company

### Limits

<b>Subject of Insurance</b>	<b>Limits</b>
Each Claim	\$ 1,000,000
Aggregate	\$ 1,000,000

## EMPLOYMENT PRACTICES COVERAGE

**Named Insured:**  
**Insurer:**

**Dedicated Staffing, Inc**  
**Zurich American Insurance Company**

### Limits

<b>Subject of Insurance</b>	<b>Limits</b>
Each Claim	\$ 1,000,000
Aggregate	\$ 2,000,000

## WORKERS' COMPENSATION COVERAGE

### Part I

#### Workers' Compensation Benefits:

This coverage agreement obligates the insurer to pay all compensation and other benefits required of the insured by the workers' compensation law or occupational disease law of any state listed in the policy.

Your policy currently provides Workers' Compensation coverage for the following State(s):

**MO**

### Part II

#### Employers Liability:

This coverage protects employers for their legal liability for bodily injury by accident or disease to an employee arising out of and in the course of the employee's employment when not covered under the workers' compensation law. Your current coverage amounts are:

Bodily Injury by Accident	\$ 1,000,000	Each Accident
Bodily Injury by Disease	\$ 1,000,000	Policy Limit
Bodily Injury by Disease	\$ 1,000,000	Each Employee

### Part III

#### Other States:

Other States coverage provides for new operations in states started during the policy period other than those shown in Part I. This coverage applies to the following states, if any: **NONE**

## UMBRELLA LIABILITY COVERAGE

Named Insured: **Dedicated Staffing, Inc**  
 Insurer: **American Guarantee & Liability Ins. Company**

COVERAGE	LIMITS
Limit of Liability - Per Occurrence	\$ 5,000,000

### SCHEDULE OF PRIMARY COVERAGES

<b>Commercial General Liability</b>	
<b>Zurich American Ins. Company</b>	
-Each Occurrence	\$ 1,000,000
-Annual Aggregate	\$ 2,000,000
-Products and Compl. Ops. Aggregate	\$ 2,000,000
-Personal Injury	\$ 1,000,000
-Fire Damage Liability	\$ 100,000
<b>Automobile Liability</b>	
<b>Zurich American Ins. Company</b>	
-Hired and Non-Owned Auto	\$ 1,000,000
<b>Professional Liability</b>	
<b>Zurich American Ins. Company</b>	
-Each Occurrence	\$ 1,000,000
-Annual Aggregate	\$ 2,000,000
<b>Employment Practices Liability</b>	
<b>Zurich American Ins. Company</b>	
-Each Occurrence	\$ 1,000,000
-Annual Aggregate	\$ 2,000,000
<b>Employers Liability</b>	
<b>Travelers</b>	
-Each Accident	\$ 500,000
-Disease Policy Limit	\$ 500,000
-Disease Each Employee	\$ 500,000

**This is an overview of the coverages for Dedicated Staffing, Inc. Please contact Craig Riek at (314) 444-4867 or send an email to [criek@craneagency.com](mailto:criek@craneagency.com) for a more detailed proposal of coverages, endorsements, conditions, and exclusions, for the different coverages.**