

SEXUAL MISCONDUCT & MOLESTATION LIABILITY

EMPLOYEE SCREENING PRACTICES AREN'T FAIL PROOF.

And neither are supervisory best practices employed by many organizations today. There's nothing more tragic than the sexual misconduct headlines we see daily. Illicit acts pose major safety challenges and liability concerns for organizations of all sizes. Defending allegations, even if untrue, can be difficult, protracted and expensive. But Sexual Misconduct and Molestation Liability insurance — typically referred to as **Sexual Molestation Liability or SML coverage** — can be tough to find. Often General Liability (GL) carriers are reluctant to write it, and if they do, sub-limit the coverage to \$100,000 or less.

PRODUCT: Sexual Abuse + Molestation Liability - Monoline

DETAILS: Surplus Lines
Claims Made
(can sit excess over occurrence)

CAPACITY: \$5M Primary or Excess
(even over a GL sublimit)

OUR APPETITE

- Educational institutions (K-12 and Post Secondary)
- Religious Institutions
- Public Entity
- Healthcare providers (Hospitals, Assisted Living)
- Not-for-profit organizations

- Contractors
- Property Managers
- Hotels Hospitality
- Daycare, Camps, Tutoring, After school programs
- Transportation providers

COVERAGE

- Wrongful Act includes Cover for Negligent Employment, Supervision or Training
- Deductible Credit for Prompt Reporting
- Defense Expenses includes costs to attend trial
- Broad Definition of Employee including volunteers and independent contractors
- Administrative and Civil Proceeding Coverage
- Non-Cancelable except for non payment

PRODUCT HIGHLIGHTS

- Prevention and Crisis Responses Services included at no charge!
- Preventative Services Provided in the Event of a Reported Circumstance with No Retention
- Can sit excess of GL, including Dropping Down over Sublimits
- Unlimited Access to Online Safety Training Modules and Best Practices Procedures

*Assault and Battery sublimit available for a broad range of classes



PLEASE NOTE: This is solely intended to be a summary of policy coverage. Please reference the actual policy for specific terms and conditions. The policy supersedes all representations made above.



April Salvas
Principal Underwriter
Email: asalvas@businessriskpartners.com
Cell: 860.903.0034
businessriskpartners.com