



SEXUAL MISCONDUCT

Bad things can happen in good organizations. Slips, falls and other common accidents are only a small portion of the exposures organizations face daily. For those potentially more serious exposures your clients need Sexual Misconduct & Molestation Liability insurance. This policy offers financial protection and services for organizations or the defense and liability in responding to actual or alleged acts of sexual misconduct and molestation, as well as negligent hiring and supervision.

HIGHLIGHTS

- Coverage for executive officers, directors, trustees, employees, coaches, counselors, clergy and volunteers
- Coverage includes negligent hiring, employment, investigation, supervision, training or retention of, or failure to report to proper authorities employees who commit acts of sexual misconduct or molestation
- Coverage for insured events occurring anywhere in the world
- Duty to defend policy
- Early loss mitigation by leading experts in the field, assisting from the first day of notice of a claim
- Tailored risk management to suit the specific requirements of each policyholder
- Access to our network of expert counsel available for the handling of all claims
- Web-based risk management tool that includes training, articles and advice
- Limits up to \$5,000,000 available as a primary or excess placement
- Worldwide coverage
- Ability to backdate

CLASSES

Religious Institutions • Social Services • Public Schools • Charter Schools • Non-profit Organizations • Healthcare Organizations • Church • Camps • Recreation Centers • Outdoor Activity Companies • Educational Institutions



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QUESTIONS
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