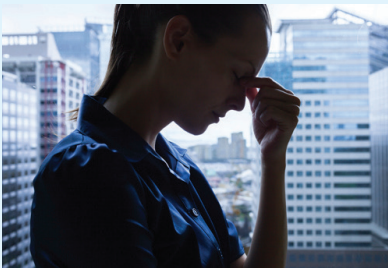


Abuse/Molestation

Legal Expense & Loss Reimbursement



Contact us

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With the recent stream of allegations of abuse, general liability policies are starting to specifically exclude this coverage when companies need it most. Tokio Marine HCC's abuse or molestation reimbursement insurance product provides organizations with protection against abuse or molestation claims.

Product Highlights

- Limits of up \$1,000,000 Each Insured Event/ \$1,000,000 Aggregate
- Minimum Premium: \$2,500 for \$100,000/\$300,000 Limits
- Minimum Deductible: \$2,500 for \$100,000/\$300,000 Limits
- Free choice of defense counsel
- Waiver of co-insurance when electing to use panel counsel
- Coverage for directors, trustees, officers, employees and volunteers
- Reputational harm coverage is available by endorsement
- Prior acts coverage is available
- Physical abuse coverage is available

Eligible Classes

- Tutoring companies
- Bus transportation
- Construction workers on school/ university campuses
- Janitors working on school campuses
- Engineering companies
- Cafeteria food service vendors
- Auto repair and tow truck companies
- Medical offices
- Day Care operations
- Airport Transportation
- Non-Emergency Medical Transport

Ineligible Classes

- Catholic churches or Catholic-affiliated organizations
- Long term residential care
- International travel/student exchange students
- Spas/massage therapy
- Franchises