

# Sexual Misconduct & Molestation

As companies and organizations are being required to carry sexual misconduct and molestation insurance, insurers are specifically excluding these exposures.

Sexual Misconduct and Molestation Insurance gives organizations protection against sexual misconduct and molestation claims.

## Product Highlights

- LIMITS UP TO: \$1,000,000 Each Victim/\$1,000,000 Aggregate (\$1mil/\$2mil if required by written contract)
  - Minimum Premium: \$5,000
  - Minimum Deductible: \$5,000
  - Covers allegations of sexual abuse, molestation, or mistreatment or maltreatment of a sexual nature; also covers allegations of negligent employment, investigation, supervision, training or retention of, or failure to report to proper authorities, a person who committed abuse or molestation
  - Limits and deductible apply per Victim
  - Prior acts coverage available
- Extended reporting period available
  - Covers executive officers, directors, trustees, full-time and part-time employees, and seasonal and temporary workers
  - Independent contractors, subcontractors and volunteers may be added by endorsement for certain risks
  - Coaches and counselors are covered while performing activities that are authorized or sponsored by the policyholder
  - Reputational Harm Coverage: Up to \$100,000
  - Physical Abuse Coverage is available

## Eligible classes include, but not limited to:

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, healthcare facilities

## Ineligible Classes

Catholic churches or Catholic-affiliated organizations, long-term residential care, international travel/student exchanges, spas/massage therapy, franchises

## Contact us

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