



Sexual Misconduct & Molestation

Sexual Misconduct and Molestation Insurance gives organizations protection against sexual misconduct and molestation claims. Our policy covers allegations of sexual abuse, molestation, or mistreatment or maltreatment of a sexual nature, as well as allegations of negligent employment, investigation, supervision, training or retention of, or failure to report to proper authorities, a person who committed abuse or molestation.

Product Highlights

- LIMITS UPTO: \$1,000,000 Each Victim/
\$2,000,000 Aggregate
(\$1mil/\$2mil if required by written contract)
- Minimum Premium: \$5,000
- Minimum Deductible: \$5,000
- Limits and deductible apply per Victim
- Prior acts coverage available
- Extended reporting period available
- Included as Insureds – Full-time and part-time employees, executive officers, directors, trustees; leased, seasonal and temporary workers
- Substitute teachers, coaches and counselors are covered, but only while performing activities that are authorized and/or sponsored by the Named Insured
- Independent contractors, subcontractors and volunteers may be added by endorsement for eligible risks
- Reputational Harm Coverage included with \$25,000 limit
- Physical Abuse Coverage is available
- Subsidiaries of the Named Insured are included in definition of Insured
- Worldwide coverage provided the claim is brought in the USA
- Coverage provided for the Named Insured's whole operation or can be carved back to cover scheduled contracts
- Duty to defend policy covering both Claim Expenses and Loss



Cyber & Professional Lines Group

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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, day care operations, airport transportation, retail stores, IT consultants, financial advisors, manufacturing companies.

Ineligible Classes

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



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Tokio Marine HCC is the marketing name used to describe the affiliated companies under the common ownership of HCC Insurance Holdings, Inc., a Delaware-incorporated insurance holding company. Headquartered in Houston, Texas, Tokio Marine HCC is a leading specialty insurance group with offices in the United States, the United Kingdom and Continental Europe.

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