

# 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
  (\$1 million / \$2 million 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

#### **Ineligible Territories**

• Alaska, Puerto Rico, Washington



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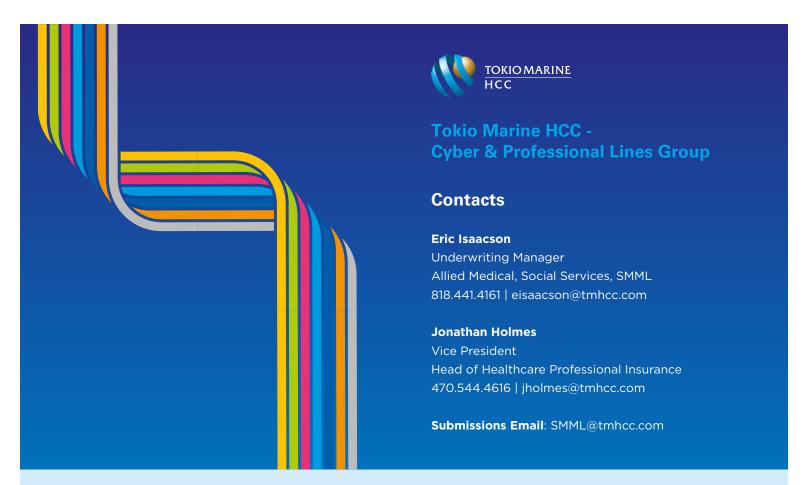
### Eligible classes include, but not limited to:

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, 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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