

SEXUAL MISCONDUCT & MOLESTATION LIABILITY

EMPLOYEE SCREENING PRACTICES AREN'T FAIL PROOF.

And neither are supervisory best practices employed by many organizations today. There's nothing more tragic than the sexual misconduct headlines we see daily. Illicit acts pose major safety challenges and liability concerns for organizations of all sizes. Defending allegations, even if untrue, can be difficult, protracted and expensive. But Sexual Misconduct and Molestation Liability insurance – often referred to as Sexual Molestation Liability or SML coverage – can be tough to find. Often General Liability (GL) carriers are reluctant to write it, and if they do, sub-limit the coverage to \$100,000 or less. To meet the demand for better coverage, Business Risk Partners offers an insurance product with comprehensive risk management for all types of organizations particularly those entrusted with the care of minors and vulnerable adults.

COVERAGE AND PRODUCT HIGHLIGHTS

- Wrongful Act includes Cover for Negligent Employment, Supervision or Training
- Deductible Credit for Prompt Reporting
- Defense Expenses includes costs to attend trial
- Broad Definition of Employee including volunteers and independent contractors
- Administrative and Civil Proceeding Coverage
- Non-Cancelable except for non payment
- Prevention and Crisis Responses Services Included with payment of premium.
- Preventative Services Provided in the Event of a Reported Circumstance with No Retention
- Can sit excess of GL, including Dropping Down over Sublimits
- Unlimited Access to Online Safety Training Modules and Best Practices Procedures

OUR APPETITE

- › Educational institutions (K-12 and Post Secondary)
- › Daycare, Camps, Tutoring, After school programs
- › Religious Institutions
- › Transportation providers
- › Transportation providers
- › Healthcare providers (Hospitals, Assisted Living)
- › Not-for-profit organizations
- › Contractors

RECENT SUCCESSES

- **Transportation (Municipal): 2000 Employees**
 - › Bound \$2mm ex \$1mm @ \$155,000
- **Property Manager: 400 Employees**
 - › Bound \$1mm \$35K @ \$19,500
- **Non Profit Violence Prevention Organization providing counseling services: 15 Employees**
 - › Bound \$4mm ex \$2mm @ \$22,000
- **Foreign Student Recruiting Services: 350 Employees**
 - › Bound \$1mm \$25K @ \$13,600

Putting risk in its place



**BusinessRisk
PARTNERS**



PLEASE NOTE: This is solely intended to be a summary of policy coverage. Please reference the actual policy for specific terms and conditions. The policy supersedes all representations made above.

AT A GLANCE

Product: Beazley Safeguard

Target: Small and Middle Market
Financial Institutions

Capacity: \$5mm Primary or Excess
(even over GL sublimit)

Admitted: Available in all states on
a surplus lines basis.

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