



Sexual Abuse & Molestation Coverage

Targeted Classes Include:

- Aquatics – Pools/Hot Tubs
- Assisted Living Facilities
- Bus Transportation
- Cafeteria/ Food Service Vendors
- Child Care Providers
- Coaches
- Colleges/Universities
- Community Service Organizations/Volunteers
- Construction Workers on School or College/University Campuses
- Counselors
- Custodial Contractors/Workers on School Campuses
- Day and Overnight Camps
- Educational Organizations
- Emergency Shelters
- Engineering Companies
- Executive Officers/Directors/Trustees
- Foster Care Services/Group Homes
- Healthcare Organizations, including In-Home
- Hospice Services
- Hospitals
- In-Patient/Out-Patient Substance Abuse
- Mentoring/Tutoring Programs
- Nursing Homes
- Outdoor Activity/Adventure Programs
- Recreation Organizations/ Centers (Gym/Locker Room)
- Religious Organizations
- Residential Treatment Centers
- School Districts including: Private/Public/Religious; Pre-school/Kindergarten to High School
- Social Service Programs
- Sunday School/Bible Study
- Teachers (Including Substitutes)
- Teen Centers
- YMCA
- Youth Development Programs

Coverages Available:

- Commercial/Residential Coverage
- Defense Costs Inside or Outside the Limits
- Duty to Defend Policy
- Physical Abuse, Sexual Misconduct/ Molestation, Harassment
- Negligent hiring, employment, investigation, supervision, training or retention of, or failure to report to proper authorities

Features:

- \$7,000 Minimum Premium
- Available All States
- Extended Reporting Available
- Broadened definition includes not just sexual, but corporal punishment, physical and mental abuse
- Triggered by acts of any individual on the premises
- Worldwide Coverage Available