



## **Sexual Misconduct Liability**

Financial protection and risk management for organizations against the costs of defense and liability in responding to actual or alleged acts of sexual misconduct and molestation, as well as negligent hiring and supervision.

### **Developed to address the financial and reputational damage that sexual misconduct and molestation allegations create, this policy offers the following features:**

- Coverage for executive officers, directors, trustees, employees, coaches, counsellors, clergy and volunteers;
- Coverage includes negligent hiring, employment, investigation, supervision, training or retention of, or failure to report to proper authorities employees who commit acts of sexual misconduct or molestation;
- Coverage for insured events occurring anywhere in the world; and
- Duty to defend policy

### **Additional key benefits include the following:**

- Early loss mitigation by leading experts in the field, assisting from the first day of notice of a claim
- Tailored risk management to suit the specific requirements of each policyholder; and
- Access to our network of expert counsel available for the handling of all claims.

### **Furthermore, Insureds are entitled to free access to BeazleySource, a web-based risk management tool offering:**

- Employee and volunteer training on preventing and reporting sexual misconduct and molestation
- Articles and databases on a wide variety of sexual misconduct and molestation issues
- Best practices advice provided by our expert counsel

### **Target**

- Religious institutions/organizations including churches, parishes and archdioceses
- Educational institutions
- Healthcare organizations
- Social services
- Leisure services including camps, recreation centers and outdoor activity companies.

### **Limits**

Up to US \$5,000,000 available as a primary or excess placement.  
Tail policies also considered.