

COVERAGE OVERVIEW

Even though companies and organizations are required to carry limits of sexual misconduct and molestation liability (SMML) insurance, most traditional liability insurance policies specifically exclude these exposures.

SMML Insurance from NAS Insurance Services, LLC is designed to assist transportation companies, universities, and municipalities in fulfilling their insurance needs.

Eligible classes include, but are not limited to:

- Tutoring companies
- Bus transportation companies
- Construction workers on school/university campuses
- Cafeteria food service vendors
- Day care operations



SMML IN TRANSPORTATION

With the ever-growing concerns of sexual abuse and misconduct involving minors, many more school bus operators and other transportation companies that have contact with minors are now contractually obligated to carry SMML insurance.

Whether bidding to provide services to a school, summer camp or other youth program, transportation companies may be required to carry liability coverage of at least \$1 Million for sexual misconduct claims to even be considered for a contract.



SMML ON CAMPUSES

Colleges, universities and boarding schools typically rely on outside contractors to provide a range of services. In addition, many campuses lease their facilities to third parties for summer programs.

Whether for janitorial services, cafeteria labor, or external companies that utilize school facilities, most schools will require contractors/companies to carry at least \$1 Million of SMML insurance.



SMML FOR MUNICIPALITIES

Because government and municipal entities often hire contract labor in public buildings, they require their contractors to carry SMML insurance.

Whether it is for engineering, janitorial, cafeteria or catering services, municipalities want to mitigate their risk by requiring their contractors to carry the SMML coverage.

WHY CHOOSE NAS

Some highlights of SMML insurance from NAS include:

- Coverage for defense costs, damages, judgements (including awarded attorneys' fees), and settlements
- Coverage for allegations of negligent employment, investigation, supervision, training or failure to report to proper authorities in addition to actual or alleged acts of sexual misconduct or molestation
- Physical abuse coverage is available by endorsement
- Coverage extends to employees, including volunteers and part time, seasonal or temporary employees

Need a quote?

Kareen Boyadjian

AVP, Specialty Underwriting
kboyadjian@nasinsurance.com
818.382.6106