



As companies and organizations are being required to carry limits of sexual misconduct and molestation insurance, insurers specifically exclude these exposures.

Sexual Misconduct and Molestation Insurance is an expansion of NAS' abuse and molestation facility, designed to assist these entities in fulfilling their insurance needs.

This standalone product gives the insured entity and its employees, including volunteers, part time, seasonal and temporary employees, protection against allegations of sexual misconduct and molestation.

## Product Highlights

- ▲ **LIMITS UP TO:**  
\$2,000,000 each claim/\$2,000,000 aggregate  
Higher limits available up request
- ▲ **Minimum Premium: \$5,000**
- ▲ **Minimum Deductible: \$5,000**
- ▲ **Covers allegations of sexual abuse, molestation, or mistreatment or maltreatment of a sexual nature; also covers allegations of negligent employment, investigation, supervision, training or retention of, or failure to report to proper authorities, a person who committed abuse**
- ▲ **Limits and deductible apply per victim**
- ▲ **Prior acts coverage available**
- ▲ **Extended reporting period is available**
- ▲ **Broad definition of Insured Persons includes executive officers, directors, trustees, employees, contractors, coaches and volunteers**
- ▲ **Reputational Harm Coverage: Up to \$100,000**
- ▲ **Physical Abuse Coverage is available**



**MANY STATES HAVE PASSED  
LAWS EXTENDING OR  
ALTOGETHER ELIMINATING  
STATUTE OF LIMITATIONS ON  
SEXUAL ABUSE CLAIMS.**

## Eligible Classes include, but not limited to:

- Tutoring companies
- Auto repair and tow truck companies
- Bus transportation
- Medical offices
- Construction workers on school/university campuses
- Day Care operations
- Janitors working on school campuses
- Airport Transportation
- Engineering companies
- Non-Emergency Medical Transport
- Cafeteria food service vendors
- Healthcare Facilities

## Ineligible Classes:

- ▲ Catholic churches or Catholic-affiliated organizations
- ▲ Long term residential care
- ▲ International travel/student exchange students
- ▲ Spas/massage therapy

### For more information, contact:

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