



MIDLANDS
Beyond Coverage™

SEXUAL MISCONDUCT & MOLESTATION LIABILITY



BAD THINGS CAN HAPPEN TO GOOD organizations. Slips, falls and other common accidents are only a small portion of the exposures organizations face daily. For those potentially more serious exposures your clients need Sexual Misconduct & Molestation Liability insurance. Considered the broadest available on the market, this policy offers financial protection, response services and risk management for organizations against the cost of defense and liability in responding to actual or alleged acts of sexual misconduct and molestation, as well as negligent hiring and supervision.

For a quote...

submit@midman.com



Beyond
Coverage™

For more info...

midlandsmgt.com

PROGRAM HIGHLIGHTS

- Coverage for executive officers, directors, trustees, employees, coaches, counselors, 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
- Duty to defend policy
- 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
- Access to our network of expert counsel available for the handling of all claims

- Web-based risk management tool that includes training, articles and advice
- Limits up to \$5,000,000 available as a primary or excess placement
- Worldwide coverage
- Ability to backdate if continuous prior SML coverage has been in place

AVAILABLE CLASSES

Religious Institutions • Social Services • Public Schools • Charter Schools • Non-profit Organizations • Healthcare Organizations • Church • Camps • Recreation Centers • Outdoor Activity Companies • Educational Institutions

Coverage is subject to policy terms, conditions, exclusions, underwriting review and approval and may not be available for all risks or in all states. Rates, discounts and underwriting rules vary, are determined by many factors and are subject to change.