

# Improper Sexual Conduct and Physical Abuse Liability

## Highlighted Features

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- Separate limits from the General Liability Coverage Form
- Event-trigger form
- Various limits available: aggregate limit to \$3 million
- Umbrella limits to \$10 million available
- Prior Acts Coverage available
- Broad definition of insured includes non-profit organization as well as executive officers and directors, employees, volunteers, interns, and students-in-training
- Reimbursement of wages for an employee suspended from work with pay during an improper sexual conduct or physical abuse investigation limit \$10,000
- Civil defense of alleged perpetrator until he or she is convicted of a criminal offense involving sexual misconduct or physical abuse
- Coverage extends to client vs. client allegations
- Includes coverage for emotional distress arising out of sexual misconduct or physical abuse
- Includes blanket additional insured when required by a written contract

## Coverage in Action

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One of the students in a nonprofit's school for disabled and difficult students needs to be physically restrained. The teacher does not correctly follow take-down procedures, but the resulting injuries are minor. The parents retain an attorney, and we are able to resolve the claim.



The insurance policy, not this brochure, forms the contract between the insured and the insurance carrier. The policy may contain limits, exclusions, and limitations that are not disclosed in this brochure. Coverages may differ by state.

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