Improper Sexual Conduct and Physical Abuse Liability

Highlighted Features

- 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 nonprofit 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

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.

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