

# Child Molestation & Abuse Coverage

## Not all forms are equal!

Why settle for limiting forms when you have access to the broadest coverage in the industry?

Statistics show that over 90 percent of molestation and abuse allegations against child care providers are false! However, providers spend thousands of dollars defending their good names and clearing their reputations.

### COMMERCIAL COVERAGE FEATURES INCLUDE:

- ▶ Limits up to \$1,000,000/\$1,000,000 are available
- ▶ No deductible
- ▶ Coverage applies off premises (including field trips)
- ▶ Broadened definition includes not just sexual, but corporal punishment/physical and mental abuse
- ▶ Coverage is triggered by acts of any individual on the premises
- ▶ Employees including directors and assistants are included as insureds. this coverage protects the center's employees!
- ▶ Unlimited defense costs available

### RESIDENTIAL COVERAGE FEATURES INCLUDE:

- ▶ Limits up to \$100,000/\$300,000 are available
- ▶ No deductible
- ▶ Coverage applies off premises (including field trips)
- ▶ Broadened definition includes not just sexual, but corporal punishment/physical and mental abuse
- ▶ Coverage is triggered by acts of employees

### DEFENSE COST REIMBURSEMENT:

- ▶ Filed lawsuits will extend beyond the vicarious liability of the center to name the actual individual accused of the act
- ▶ In the event that criminal and/or civil charges are filed against individuals, we offer a unique coverage that will reimburse the alleged perpetrator for their defense costs once they are acquitted or charges are dropped
- ▶ Employees including directors and assistants are included as insureds, and this coverage protects the center's employees!

