

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% 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:

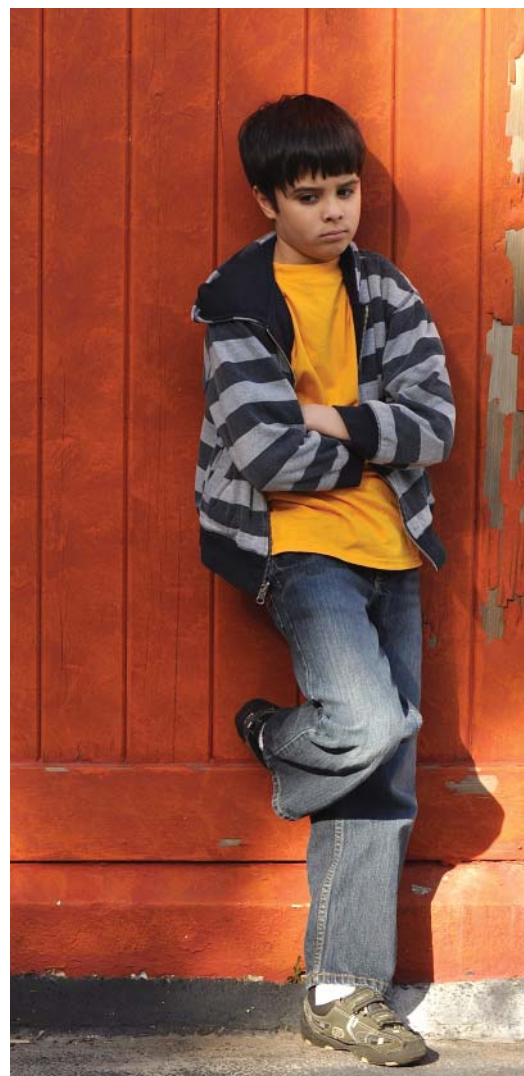
- ▶ Limits up to \$100,000/\$300,000 are available
- ▶ No Deductible
- ▶ Coverage applies off premises (including field trips)
- ▶ Broadened Definition includes not just Sexual, but Corporal Punishment/Physical and Mental Abuse
- ▶ Coverage is triggered by acts of employees

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. This coverage protects the center's employees!

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses



*Not available in New York

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.