



## SEXUAL MISCONDUCT & MOLESTATION LIABILITY (SML)

Tysers offers a unique SML form which is also considered the broadest available on the market.

It offers financial protection, response services and risk management for organisations 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. It also addresses the reputational damage that sexual misconduct and molestation allegations create for companies. Limits up to \$10m are available as primary or excess placements. Our minimum retention is \$10,000 and minimum premium is \$3,500. Tail policies will also be considered.

### Key Features

- Coverage for executive offices, employees, coaches, counsellors, clergy & volunteers
- Worldwide coverage
- Duty to defend policy
- Coverage includes negligent hiring, employment, investigation, supervision or training
- Coverage in the event your client fails to report to proper authorities employees who commit acts of sexual misconduct or molestation
- Ability to backdate retro-date if continuous prior SML coverage has been in place

### Target Industries

- Religious Institutions / Organisations
- Educational Institutions
- Healthcare Institutions
- Social Services
- Leisure Services (including camps, recreation centres & outdoor activity companies)
- Transportation Companies
- Non-profits

We have been writing this product with Beazley since 2006 and now successfully provide them with approximately 50% of their business, therefore benefiting from daily appointments, preferential rates and an exclusive SML product.

### Contact us

Anthony Humphries  
+44 (0)20 3915 0251  
anthony.humphries@tysers.com