

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. Under Tysers SML binding authority with Beazley we have the ability to offer limits up to \$5m, plus Tysers successfully placed an SML Consortium in London giving Beazley the ability to write up to \$10m in limits (all available for primary or excess placements). There remains other London markets in addition who can consider excess SML business.

Key Features

- Safeguard services, including prevention and response services
- 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 claims made prior to SML coverage

Target Industries

- Religious organisations
- Educational institutions
- Healthcare organisation
- Social Services / Human Services
- Leisure Services
- Transpiration Companies (including school bus companies)
- Non-profits (an industry requiring our SML product to satisfy contractual requirements)

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

We have seen a trend in the US for various organisations (such as schools) to mandate that contractors undertaking work for them have stand alone / affirmative coverage, often with specified limits. Contractors will need to prove the existence of such coverage during the tendering process. Many assume there will be coverage for SML under a GL policy, however, many are silent and we are seeing more recently GL insurers are moving from a position of silence to one of express exclusion, or to offer a reduced sublimit. Therefore, we are seeing more excess opportunities. In 2021 our book stood at over \$30m GWP of standalone SML business and would like to continue to grow with you.



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