SEXUAL MISCONDUCT LIABILITY INSURANCE

Underwriting Readiness Checklist

Standalone sexual abuse and molestation liability for organizations that serve children or vulnerable adults

Underwriters decide how to quote standalone sexual misconduct liability by looking at how well an organization prevents and responds to abuse. Gather the items below before you apply. Missing information is the most common reason a quote takes longer than it should. This checklist does not guarantee a quote, coverage, or a price.

ORGANIZATION	PRIMARY CONTACT	DATE

1 Your organization

Establishes the size and nature of the exposure.

- ☐ Legal name, address, years in operation, number of locations, and a plain description of your activities and services.
- ☐ Total gross revenues for the last fiscal year.
- ☐ Your contract, lease, license, or funding agreement if it requires this coverage (send the page that states the limits or wording).
- ☐ Expiring policy details: carrier, limit, retention, premium, and the retroactive date.

2 People and exposure

Shows who has contact with the people you serve.

- ☐ Counts of employees, contractors, volunteers, and other staff (temporary, seasonal), and the share who are male.
- ☐ Whether any staff are minors, how many, and whether adults always supervise them.
- ☐ Annual staff turnover rate.
- ☐ Clients served each year: children and youth by age band, and vulnerable adults.
- ☐ Any overnight or residential exposure, in-home services, transportation, tenant contact for property managers, and travel outside the United States.

3 Screening and hiring

Demonstrates how people are vetted before they start.

- ☐ Steps used for each group (employees, volunteers, contractors): application, code of conduct, interviews, behavioral questions, criminal background checks, national database and sex offender registry checks, and how often checks repeat.
- ☐ Whether any candidate is disqualified after a negative background or registry result.

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4 Policies and training

Evidence of prevention and response practices.

- ☐ A written policy on appropriate and inappropriate interactions, signed by all staff, backed by regular training.
- ☐ A written policy preventing one-on-one time with a single child or vulnerable adult, or a description of how that exposure is controlled.
- ☐ Reporting procedures, a designated mandated reporter, staff reporting training, and removal of accused staff pending investigation.

5 Claims experience

Lets underwriters understand history and context.

- ☐ Ten years of loss runs, if available.
- ☐ A short description of any known incident, allegation, or circumstance: facts, dates, current status, and amounts paid or reserved.

What happens next

1 Submit
Complete the online application and upload your contract and loss runs.

2 Review
Your submission is reviewed and presented to the markets we work with.

3 Options
You receive quote options and terms to review, subject to underwriting.



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