Help protect your school against costly sexual abuse and molestation claims.

60%

That's the percentage of sexual assault cases in which the victims and perpetrators know each other.[1]

Assailants usually aren't strangers. And students aren't the only potential victims.

Who's liable?

If a faculty member, coach, student, volunteer – or anyone else invited on campus grounds – commits such acts, your school could be liable. LLSAM coverage can help provide the right protection against costly claims, even if the verdict is "not guilty."

The occurrence and consequences of sexual abuse and molestation in an educational environment can be devastating to all concerned.

Fortunately, there are actions that school administrators can take to help protect students, faculty, staff and the school itself. A critical step is ensuring your school has the proper insurance coverage. We can provide two optional endorsements to our **General Liability Choice®** form:

- Limited Liability coverage for negligence related to Sexual Abuse or Molestation (LLSAM)
- Wrongfully Accused Defense Reimbursement

Wide-ranging protection you can count on.

Limited Liability coverage for negligence related to Sexual Abuse or Molestation (LLSAM) provides:

- Liability coverage of $1 million per sexual abuse injury on the General Liability Choice policy
- $10 million Umbrella limits including sexual abuse or molestation for the school and other insureds (e.g., faculty and volunteer workers) accused of "wrongful acts" or negligence resulting in a sexual abuse injury caused by:
  - » Students
  - » Employees
  - » Directors or officers
- Defense outside of the liability limits

General Liability Choice also covers non-sexual physical injuries.

The LLSAM endorsement form responds only to allegations of "wrongful acts" (negligence) related to injury caused by sexual improprieties. What about non-sexual physical injuries?

Coverage for physical abuse, without a sexual component, is provided by our General Liability Choice coverage form. It covers allegations of negligence on the part of the school, employees and faculty, and volunteers that result in physical injuries.

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Broad coverage when you need it most.

If an injury does occur as a result of sexual abuse, LLSAM helps provide coverage for allegations of negligence or wrongful acts, such as these:

- Negligent employment, retention or supervision
- Inadequate investigation
- Failure to properly report the injury
- Failing to protect someone from sexual abuse

And it applies to a wide range of insureds. Our definition of "insured" includes:

- The school itself
- Executive officers and directors
- School employees
- Employees acting on behalf of the school
- Volunteer workers (if the volunteer alleges sexual abuse injury resulting from negligence)[2] result in physical injuries.

Wrongfully Accused Defense Reimbursement is available.

If the verdict is "not guilty."

Reimbursement of reasonable and necessary defense expenses incurred by the insured or any **"Wrongfully Accused Person(s)"** in defending a reimbursable civil and/or criminal trial alleging sexual abuse causing injury. We help offer reimbursement for both civil and criminal defense expenses.

"Wrongfully Accused Person(s)" includes directors, officers, employees and volunteer workers.

What reimbursement costs are covered?

- Both civil and criminal defense expenses, including binding arbitration expenses
- Volunteer workers, as well as employees, officers, directors and executives
- Limits up to $500,000 per "Wrongfully Accused Person"/$1,000,000 "Wrongfully Accused Aggregate Limit"

Automatically qualify. Wrongfully Accused coverage is optional, but if you qualify for and purchase LLSAM coverage, you'll automatically qualify for it. No additional allocation or underwriting required.

Learn more.

To put protections in place for your school and your staff, contact your local representative from The Hartford or visit **TheHartford.com/education**

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[1] https://www.rainn.org/statistics/perpetrators-sexual-violence

[2] Example: If a volunteer worker is sexually assaulted on a school trip by a teacher and alleges that the school was negligent in failing to protect him/her.