

Sexual Abuse and Molestation

The Casualty & Professional Brokerage Division offers protection for Sexual Abuse and Molestation.

Coverage Offered

Sexual Abuse and Molestation Coverage on a Claims-Made and Reported Basis

- > Stand-Alone Sexual Abuse and Molestation Incident Coverage or
- > Combined Commercial General Liability including Products and Completed Operations with Stand-Alone Sexual Abuse and Molestation Incident Coverage (CGL can be on an Occurrence or Claims-Made basis)
- > All coverages written under a single policy

Eligible Exposures

- > After School Programs
- > Construction Firms / Contractors
- > Day Camps
- > Day Care Facilities
- > Dormitory Facilities (including School Dorms)
- > Fitness Centers
- > Hospitality and Social Club Operations
- > Outpatient Medical Facilities
- > Overnight Camps (including Sports Camps)
- > Public / Private Hospitals
- > Public, Private or Religious School
- > School Bus and Van Companies
- > School Vendors and Salespeople
- > Teen Youth Groups
- > Tutor Programs
- > Visiting Nurse / Senior Home Care / Adult Day Care



Ineligible Products

- > Au Pair / Nanny Agencies
- > Boy / Girl Scouts
- > Foster Care Providers
- > Massage Therapists and Spas
- > Mentoring Programs

Target Accounts

- > Risks with transparency such as a website or detailed narrative detailing operations
- > Accounts with no losses over a 5–7 year loss period

General Star Indemnity Company and **General Star National Insurance Company** are rated **A++** by A.M. Best and **AA+** by Standard & Poor's.



Limits Available

- > Primary – \$1,000,000 Each Claim Limit and a \$1,000,000 or \$2,000,000 Aggregate
- > Excess – up to \$4,000,000 on eligible risks

Submission Requirements

- > Completed General Star Sexual Abuse and Molestation Application
- > Five years of currently valued carrier loss information including carrier detail regarding individual claims
- > Description of operations
- > Copy of applicant's hiring and background check guidelines
- > Risks should have written policies addressing closed door one-on-one interaction between an adult and a child
- > Written sexual abuse and molestation policy, including one-on-one interaction between an adult and a child

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