

Sexual Misconduct & Molestation Indiana Insurance™ School Program

In these increasingly complex times, we place great importance on the quality and appropriateness of our products. We offer protection for your school community that includes employees, trustees, board members, volunteers and substitute teachers.



- Provides protection for the policyholder's legal obligation to pay compensatory damages because of:
 - Vicarious liability arising out of acts of sexual misconduct or molestation;
 - Negligent employment, investigation, supervision, training or retention of, or failure to report to proper authorities, a person who committed an act of sexual misconduct or molestation; or
 - Negligent handling of a complaint resulting from an act of sexual misconduct or molestation.
- Employee-instituted claims are covered under our School Leaders Errors and Omissions Liability coverage.
- Trustees, board members, employees, substitute teachers, volunteer workers and student teachers are included as insureds.
- Limits are available up to \$1,000,000 Each Loss and \$1,000,000 Aggregate.
- Additional limits are available under umbrella policy.
- Innocent Party Defense Coverage is available by endorsement for an additional charge. This endorsement provides limited reimbursement of defense expenses for an insured who is alleged to have committed sexual misconduct toward or sexual molestation of another person, when there is a final adjudication that the insured is either not guilty or not liable. Coverage is subject to an Aggregate Defense Expense Amount, for which an amount of \$100,000 or \$300,000 can be purchased.

Indiana Insurance Member Underwriting Companies:

American Fire and Casualty Company, Consolidated Insurance Company, Hawkeye-Security Insurance Company, Indiana Insurance Company, Mid-American Fire & Casualty Company, The Midwestern Indemnity Company, The Netherlands Insurance Company, The Ohio Casualty Insurance Company, Ohio Security Insurance Company, Peerless Indemnity Insurance Company, Peerless Insurance Company, West American Insurance Company
(Not all companies may be licensed in all states.)

This summary contains highlights only and is subject to change. The specific terms of coverage, exclusions, and limitations are contained in your insurance policy.

Where **I** makes the difference™



**Indiana
Insurance.**

Member of Liberty Mutual Group