

Sexual Molestation Liability

Coverage built for speed of response

Our team

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About Miller

We are a leading independent specialist (re)insurance broking firm with more than 650 people across our UK and international operations.

Our reputation as the strongest advocates in the business comes from our exceptional people delivering exceptional results for over 115 years.

With a client-first approach, we value our long-standing relationships and continue to build strong and rewarding partnerships.



Miller is a Chartered Insurance Broker, the industry's gold standard for insurance brokers. We have committed to delivering professional excellence and adhering to a Code of Ethics.

No matter how good the quality and integrity of service provided through its employees, allegations of sexual misconduct or molestation against them can severely impact an organisation, both financially and to reputation.

For many organisations it is also a contractual obligation to carry liability insurance to cover such allegations.



Policy definition

Sexual Misconduct and Molestation means any actual or alleged abuse, molestation, mistreatment or maltreatment of a sexual nature, including, but not limited to, any sexual involvement, sexual conduct or sexual contact, regardless of consent.



Built for speed

Organisations have to be ready to react quickly in the event that an allegation is made against a member of their staff as the finger of accusation is often pointed at the individual and the organisation in equal measure. Furthermore, with the rapid pace at which information can now be transferred, stories have the potential to 'go viral' before all details are made clear.

Every aspect of this coverage is designed with speed of response in mind. This includes the policy trigger which, in basic terms, is any allegation of sexual misconduct against a member of an organisation's workforce. No legal action needs to have taken place and no accusations have to be grounded; the policy is designed to respond as soon as any allegation is made.



What the policy provides

The policy centres on first and third party liability, paying for damages and associated costs that come about following an allegation.

In addition, it is designed to support organisations and provides the following crisis response and risk management services as standard:

- Immediate access to legal support and public relations advice via a 24 hour hotline service
- Procedural and operational advisory services
- Workforce background audits



Who would benefit

Coverage against the consequences of such allegations should be considered by all organisations with a workforce, but particularly those whose primary function is to provide a public service, including:

- transportation operators
- healthcare providers
- educational institutions
- charities
- other not for profit organisations.



Policy limits

- Up to USD5m (additional limits are available)
- Primary or excess basis



Why Miller?

- 24 hour turnaround on quotes
- Prompt claims handling to assist with cashflow
- First class security (A rated markets)
- Proven experience in this class of business



Complementary coverage

- Active shooter/assailant insurance, including risk management advisory services