

Safeprotect misconduct liability

Offers broad sexual abuse and molestation coverage in the event of a wrongful act committed by an insured entity against a third party. Our policy wording also includes failure to supervise coverage in the event of a third party v third party claim. Policyholders will benefit from leading risk management and response services through our partnership with Praesidium.



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At a glance

Sexual abuse and molestation liability

CFC's SML policy provides broad, standalone coverage on a claims made and reported basis at a market competitive level. Both primary and excess coverage is available on a non follow form and is available to all Canadian territories on a worldwide basis.

Praesidium - risk management and response services

Our partnership with Praesidium enables us to offer all policyholders the help to assess, prevent and respond to abuse risks within an organisation. Support, guidance and advice on any suspected and / or proven wrongful act is offered by Praesidium on a 24/7 basis. Praesidium are the leading experts in abuse prevention and crisis response and are well respected across the globe.

Reputation protection

We will pay the costs of retaining the expert services of specialist public relations consultants to counter reputational damage caused by negative media attention, providing support when you need it most.

Court attendance costs and legal advice

We will reimburse costs incurred attending court, a tribunal, arbitration, adjudication, mediation or other hearing in connection with any claim.

Additional cover: Assault & battery (A&B)

Commonly excluded from domestic package policies or various industries no longer within appetite, CFC can consider including a sub limit of A&B coverage.

Additional cover: Third party coverage for hotels

Commonly excluded from most policies, CFC can look to consider third party coverage on selected hotels.

Appetite

- Childcare / day care
- Cities / municipalities
- Contractors & contractually required risks
- Education
- Health clubs / gyms
- Healthcare
- Hotels
- Leisure
- Manufacturing
- Museums
- National governing bodies
- Non profits
- Property owners / managers
- Public sector
- Religious (non diocese)
- School districts
- Staffing (industry specific)
- Transportation
- Any risk with exposure to vulnerable individuals where the entity has direct control / management over staff

Limits and deductibles

Limit	\$10,000,000
Minimum deductible for contractually required / contractors / daycares	NIL
Minimum premium	\$1,000