

Abuse Liability

When Companies and Non-Profits provide services to Children, Physically or Mentally Challenged, or even the Elderly - there is an increased risk of Abuse and/or Sexual Harassment allegations against them. Most Commercial General Liability policies contain an Abuse Exclusion, meaning that the insurer is not intending to defend or pay claims arising from allegations of abuse. One way of managing this risk is to consider purchasing Abuse Liability insurance to cover the exposure. There are however, only a few markets willing to offer this type of coverage, and then it is dependent upon receipt of additional information. If the coverage is subsequently offered, it will be subject to additional premium.

For more information about Abuse Liability coverage, do not hesitate to “Collis”.