

Sexual Abuse & Misconduct Liability



RMA Offers a Unique Sexual Abuse and Misconduct (SAM) Liability Product

RMA's SAM coverage offers financial protection, response services, and risk management support for organizations, covering the cost of defense and liability related to actual or alleged acts of SAM incidents. Tail policies are also available for extended coverage.

Target Business

- Providing contract-specific SAM policies to satisfy provincial, school district or other contractual requirements
- Replacing SAM limits where general liability (GL) carriers are now looking to exclude or reduce limit exposure
- SAM program placements, where larger program opportunities can be reviewed and considered with lower program rates
- Religious organizations, education, healthcare, transportation, non-profits, leisure, and contractors


Program Features

- Primary and Excess placements
- Limits ranging from \$300,000 to \$10,000,000
- Employee sizes range from 1 to 50,000 employees
- Can sit excess of occurrence or claims-made policies
- Coverage written on a claims-made basis

Note: Ineligible classes include entertainment and massage therapy.

We Provide Indication Quotes with the Following Information:

- Coverage limit required
- Insured's operations
- Claims information (within the last 6 years)
- Number of employees (including volunteers)



Protect your business with tailored, innovative insurance solutions. Contact us today to learn more and get a quote!



Get in touch today!
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