

# Deadly Assault and Sexual Misconduct Protection



In today's world, it's rare to find a news cycle that doesn't include a headline of assault with a deadly weapon, an active shooter or a sexual abuse/molestation scandal. While these tragedies weigh on the conscience of humanity and play out in the courtroom, insurers are also feeling the effects of this trend in the form of significant settlements.

To protect their balance sheets, you've likely noticed that many insurers have added exclusions or potentially inadequate sub-limits for these types of risks across general liability or other policies. This can leave your clients exposed, especially small businesses, and you as the agent without solutions.

**That's where Amwins comes in.** In partnership with an "A- XV" rated London syndicate, we now offer an exclusive insurance product that combines deadly weapon assault and sexual molestation coverage on a claims-made basis. This innovative package policy is a first of its kind solution that brings coverage to small and middle-market businesses who have been left with significant gaps or high retentions.

## Highlights

- Exclusive package that combines Deadly Weapons Protection (DWP) and Sexual Molestation Liability (SML) coverages and simplifies form wording onto a single policy.
- Enhanced provisions not found on typical policies, including pay on behalf of wording and crisis management extensions (up to \$1M as a separate limit).
- Target premiums range from \$10K to \$25K. Limits range from \$1M to \$5M.
  - *Premiums up to \$100K and limits over \$10M can be considered on a case-by-case basis with additional underwriting approval.*
- Deductibles as low as \$10K.

## Target Industries

*Small and middle-market businesses including, but not limited to:*



### Healthcare

- Hospitals
- Medical centers
- Day spas



### Public Entities

- Schools
- Churches
- Non-profits



### Transportation / Livery

- Shuttle services
- Valet companies
- Food delivery services



### Hospitality

- Restaurants/bars
- Health clubs
- Family fun centers



### Real Estate

- Commercial LRO
- Multi-family exposures

## Submission Requirements

- Completed Amwins supplemental application
- Location schedule / SOV (for risks with multi-site exposure)
- Details on any prior SML coverage
- Loss data / hard copy loss runs on the insured's current liability policy(ies)

**FOR MORE INFORMATION, PLEASE CONTACT YOUR AMWINS BROKER OR THE FOLLOWING:**

David Lewison  
Amwins National Professional Lines Practice Leader  
212.858.8975  
david.lewison@amwins.com

