# Sexual Misconduct

Sexual Misconduct is often divided into Sexual Harassment and Sexual Abuse or Molestation by insurance companies.

Sexual Harassment is usually covered by the Educators Professional Liability as it does not involve bodily injury. If the claim is an employee – employee situation, Employment Practices insurance may afford the coverage.

Sexual Abuse or Molestation is covered by some insurance companies within the General Liability coverage because it may involve bodily injury or personal injury (libel, slander).

Some risk pools provide coverage for both within the Educators Professional Liability policy.

The situation becomes really complicated if the General Liability and Educators Professional Liability are with different insurance companies. Be certain that your agent recognizes the potential problems and has provided the proper protection.

Some policies only provide $100,000 per person and $300,000 maximum annual aggregate limits; however, the coverage summary that is provided to the District does not always indicate this limitation. Additional limits may be available for an increased premium.

Be certain that your policy includes Sexual Misconduct protection: not all policies include coverage against this important financial risk exposure.