CORY WASHINGTON & CO.

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ABUSE & MOLESTATION — POLICY FEATURE CHECKLIST

Pull out your current abuse and molestation coverage and check the box next to each feature you can confirm it includes — anything unchecked is worth a quick conversation with your advisor.

STANDARD **OFTEN LIMITED** **IF NEEDED** *— Standard: should be included · Often limited: frequently sublimited, excluded, or optional · If needed: depends on your operations*

	POLICY FEATURE	WHAT TO CONFIRM	PRIORITY
☐	**Dedicated A&M Limit (Not a Small Sublimit)**	Confirm abuse claims aren't capped at a low sublimit inside general liability.	STANDARD
☐	**Negligent Hiring & Supervision**	Covers claims that the organization failed to screen or supervise — the usual basis for suits against organizations.	STANDARD
☐	**Employees & Volunteers as Insureds**	Confirm staff and volunteers accused of failing to prevent abuse are covered (never the perpetrator).	STANDARD
☐	**Occurrence vs. Claims-Made Trigger**	Claims-made policies need a retroactive date that reaches back — revival laws bring old claims forward.	STANDARD
☐	**Interrelated Claims / Per-Perpetrator Aggregation**	Explains whether multiple victims of one person count as one claim or many — this drives available limits.	OFTEN LIMITED
☐	**Defense Outside the Limit**	Confirm whether defense costs reduce the limit — abuse claims are expensive to defend.	OFTEN LIMITED
☐	**Historical Policies Located**	Old occurrence policies may respond to revived claims — keep copies or evidence of every past carrier.	IF NEEDED

COMMON GAP IN THIS COVERAGE

The most commonly missed gap in this coverage is old coverage. Thirty states and three territories have revived expired child-abuse claims, and disclosure often comes about 20 years later — so a claim filed today may fall on a policy bought decades ago. Organizations should locate records of every past liability insurer and confirm a claims-made policy's retroactive date reaches back as far as possible.

IMPORTANT — PLEASE READ