

SEXUAL ABUSE AND MOLESTATION (SAM) LIABILITY APPLICATION

SECTION I: GENERAL INFORMATION

1. Applicant Name (First, Last): _____ Phone Number: _____
2. Business Name: _____
3. Email Address: _____ Website: _____
4. Your Mailing Address: _____
City: _____ State: _____ Zip code: _____
5. Main Business Address: _____
City: _____ State: _____ Zip code: _____
6. Business operated as: ☐ Corporation ☐ LLC ☐ Partnership ☐ Individual ☐ Independent Contractor
7. How long have you been in business? _____
8. Is your business part of a franchise? ☐ Yes ☐ No If Yes, which one? _____
9. Risk Management Contact Name (First, Last): _____
10. Email Address (Risk Management): _____ Phone Number: _____
11. Is this coverage contractually required? ☐ Yes ☐ No
12. Do you provide services in homes of clients? ☐ Yes ☐ No
13. Are you in compliance with all city, county, and/or state ordinances? ☐ Yes ☐ No
14. Do all professionals have licenses / certifications for all states where operations are performed? ☐ Yes ☐ No ☐ N/A
15. Please complete the financial data tables below or provide annual income statements and balance sheets for the organization for both this year & last year:

Financial Information	Current Year (20__)	Last Year (20__)
Cash:	\$ _____	\$ _____
Annual Revenue:	\$ _____	\$ _____
Net Income (Loss):	\$ _____	\$ _____

16. Have you merged with any other entity in the past 12 months or are you planning to do so in future? ☐ Yes ☐ No
 - a. If Yes, please provide details: _____
17. Have there been any significant changes in the operation or scale of the organization within the last 12 months? ☐ Yes ☐ No
 - a. If Yes, please provide details: _____
18. Have you previously purchased Sexual Abuse and Molestation liability coverage? ☐ Yes ☐ No
 - a. If Yes, answer questions i-iii:
 - i. Attach a copy of the policy or ask your broker to provide details.
 - ii. Retroactive Date (mm/dd/yyyy): _____
 - iii. Has continuous coverage been in force without a gap since the retroactive date provided? ☐ Yes ☐ No

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SECTION II: ORGANIZATION DETAILS

**** Select All Descriptions that Apply ****

Behavior Health Services

- | | | |
|---|---|--|
| <input type="checkbox"/> Addiction Services | <input type="checkbox"/> Mental Health Providers / Care | <input type="checkbox"/> Therapeutic Camps and Schools |
| <input type="checkbox"/> Youth Behavior Modification Facilities | <input type="checkbox"/> Other: _____ | |

Business Offices

- | | | |
|---|--|--|
| <input type="checkbox"/> Staffing Agencies | <input type="checkbox"/> Banks / Investments | <input type="checkbox"/> Manufacturers |
| <input type="checkbox"/> CPA Audit Forms | <input type="checkbox"/> Law Firms | <input type="checkbox"/> Retail |
| <input type="checkbox"/> Insurance Agencies / Companies | <input type="checkbox"/> Other: _____ | |

Child Care Services

- | | | |
|---|--|---------------------------------------|
| <input type="checkbox"/> Overnight Camps | <input type="checkbox"/> Home Daycare Centers | <input type="checkbox"/> Day Camps |
| <input type="checkbox"/> Commercial Childcare Centers | <input type="checkbox"/> Daycare Centers Inside Other Operations (Gym, Hotels, etc.) | <input type="checkbox"/> Other: _____ |

Education

- | | | |
|--|--|--|
| <input type="checkbox"/> Homeschool Groups | <input type="checkbox"/> Tutoring | <input type="checkbox"/> Educational Counseling |
| <input type="checkbox"/> Interpreter | <input type="checkbox"/> Speech Therapist | <input type="checkbox"/> School Nurse |
| <input type="checkbox"/> Counselor | <input type="checkbox"/> Special Education Advocates | <input type="checkbox"/> Fraternity / Sorority Housing |
| <input type="checkbox"/> Other: _____ | | |

Events / Entertainment

- | | | |
|---|---|---|
| <input type="checkbox"/> Music / Film Industry | <input type="checkbox"/> Pyrotechnic Displays | <input type="checkbox"/> Comedy Shows |
| <input type="checkbox"/> Concerts | <input type="checkbox"/> Adult Entertainment Industry | <input type="checkbox"/> Birthday Party Entertainment |
| <input type="checkbox"/> Conventions / Conference Hosts or Sponsors | <input type="checkbox"/> Media Productions (Live or Web Hosted) | <input type="checkbox"/> Other: _____ |

Healthcare

- | | | |
|--|---|---------------------------------------|
| <input type="checkbox"/> Traveling Nurse | <input type="checkbox"/> Physical Therapy | <input type="checkbox"/> Sleep Study |
| <input type="checkbox"/> Dental Care | <input type="checkbox"/> Home Health | <input type="checkbox"/> School Nurse |
| <input type="checkbox"/> Medical Directors / Lab Directors | <input type="checkbox"/> Other: _____ | |

Hospitality

- | | | |
|---|--------------------------------------|---------------------------------------|
| <input type="checkbox"/> Hotels / Resorts | <input type="checkbox"/> Restaurants | <input type="checkbox"/> Other: _____ |
|---|--------------------------------------|---------------------------------------|

Law Enforcement / First Responders

- | | | |
|--|--|---|
| <input type="checkbox"/> Detention Centers | <input type="checkbox"/> Parole / Probation Offices | <input type="checkbox"/> EMT / Paramedics |
| <input type="checkbox"/> Fire Departments | <input type="checkbox"/> Police Departments / State Troopers | <input type="checkbox"/> Other: _____ |

SEXUAL ABUSE AND MOLESTATION (SAM) LIABILITY APPLICATION

Leisure

- | | | |
|--|---------------------------------------|--|
| <input type="checkbox"/> Casinos | <input type="checkbox"/> Theaters | <input type="checkbox"/> Agritainment / Agritourism |
| <input type="checkbox"/> Campgrounds | <input type="checkbox"/> Museums | <input type="checkbox"/> Art Installations / Galleries |
| <input type="checkbox"/> Amusement Parks / Zoos / Family Fun | <input type="checkbox"/> Other: _____ | |

Services

- | | | |
|--|---|---|
| <input type="checkbox"/> Electrician | <input type="checkbox"/> Massage Parlors / Franchises | <input type="checkbox"/> Medical Directors / Lab Directors |
| <input type="checkbox"/> Marketing | <input type="checkbox"/> Auto Repair / Maintenance | <input type="checkbox"/> Roofer |
| <input type="checkbox"/> Handyman | <input type="checkbox"/> Plumber | <input type="checkbox"/> HVAC |
| <input type="checkbox"/> General Construction Contractor | <input type="checkbox"/> Beauty / Salon / Spas / Medispas | <input type="checkbox"/> Other services that travel to home or business |
| <input type="checkbox"/> Other: _____ | | |

Social Services

- | | | |
|---|--|--|
| <input type="checkbox"/> Homeless Outreach | <input type="checkbox"/> CASA Workers / Volunteers | <input type="checkbox"/> Senior Centers |
| <input type="checkbox"/> Group Homes | <input type="checkbox"/> Hospice | <input type="checkbox"/> Foster Care / Adoption Services |
| <input type="checkbox"/> Assisted Living / Skilled & Nursing Facilities | <input type="checkbox"/> Social Referral Agencies or Contractors | <input type="checkbox"/> Other: _____ |

Sports / Health Club

- | | | |
|---|---|--|
| <input type="checkbox"/> Individual Personal Training | <input type="checkbox"/> Swim Clubs | <input type="checkbox"/> Dance Studios |
| <input type="checkbox"/> Gymnastics / Cheer Studios | <input type="checkbox"/> Youth Sports Organizations | <input type="checkbox"/> Tennis Club |
| <input type="checkbox"/> Gym / Yoga / Pilates Studio | <input type="checkbox"/> Fitness Instruction | <input type="checkbox"/> Other: _____ |

Technology

- | | | |
|--|---|---|
| <input type="checkbox"/> Technical Support Businesses | <input type="checkbox"/> Installation and Programmers | <input type="checkbox"/> Network Administration |
| <input type="checkbox"/> Software & Hardware Development / Sales | <input type="checkbox"/> Other: _____ | |

Transportation

- | | | |
|--|--|---|
| <input type="checkbox"/> Public Transportation | <input type="checkbox"/> Charter Buses | <input type="checkbox"/> Limousine Companies |
| <input type="checkbox"/> Uber / Lyft Contracts | <input type="checkbox"/> Daily School Bus Transportation | <input type="checkbox"/> School / Academic Transportation |
| <input type="checkbox"/> Other: _____ | | |

Youth Organizations

- | | | |
|---|--|-------------------------------|
| <input type="checkbox"/> Boys & Girls Clubs | <input type="checkbox"/> Scouts of America | <input type="checkbox"/> YMCA |
| <input type="checkbox"/> Other: _____ | | |

Non-Profit Organization

- ☐ Provide Name: _____

Religious Organization

- ☐ Provide Name: _____

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SECTION III: STAFF DETAILS

1. Complete the staff grid below:

	Number of Employees, including Temps / Leased:	Number of Independent Contractors:	Number of Volunteers:
Total:			

2. Confirm if there are any minors acting as employees, independent contractors, volunteers, or any other staff role for the insured organization. ☐ Yes ☐ No

3. Are any individuals listed above non-US Citizens? ☐ Yes ☐ No If Yes, how many? _____

4. Are any individuals listed above located in a different state or country than your base of operations? ☐ Yes ☐ No

a. If Yes, complete the below:

States:	Countries:	Indicate # of Staff:

b. If staff are based in more than 5 states and/or countries, please attach a separate schedule.

SECTION IV: RISK MANAGEMENT

Identify the methods used in screening, hiring and training processes for all individuals listed in Staff Details. For any individuals who are minors, use the additional details section to describe any differences in the screening process.

Screening

	Employees	Contractors	Volunteers	Additional Details
1. Prior to working, are the following screened through a National Criminal background check including the National Sexual Offender Registry?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	

a. If repeated, how often? ☐ Never ☐ Quarterly ☐ Semi-Annually ☐ Annually

☐ Other: _____

b. If background check indicates past activity, are they still eligible for employment? ☐ Yes ☐ No

i. If Yes, provide name and detail of any convictions: _____

SEXUAL ABUSE AND MOLESTATION (SAM) LIABILITY APPLICATION

Monitoring

1. Identify the mechanisms used to control and monitor access to the facility in day-to-day operations:

- a. Check-in and check-out procedures ☐ Yes ☐ No ☐ N/A Additional Details: _____
- b. Exterior and/or interior cameras ☐ Yes ☐ No ☐ N/A Additional Details: _____
- c. Is the video footage saved? ☐ Yes ☐ No ☐ N/A Additional Details: _____
- i. If Yes, for how long? _____

2. If one-on-one encounters are permitted with clients, please explain (use box below or if necessary, a separate sheet of paper):

- a. How often these situations occur? _____
- b. Who these encounters involved? _____
- c. Where would they take place? _____
- d. How are the interactions monitored? _____
- e. Are there written procedures defining how to manage this type of risk? ☐ Yes ☐ No

Training

Do all individuals participate in training that addresses the following?

	Employees	Contractors	Volunteers	Additional Details
1. The organization's policies related to preventing abuse?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
2. How to maintain appropriate boundaries with vulnerable populations?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
3. What constitutes appropriate and inappropriate interactions across all forms of communication (physical, verbal, written, and electronic)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
4. How to respond to allegations of incidents or abuse, including mandated abuse reporting requirements?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
5. How to respond to incidents of inappropriate behavior or sexual activity between vulnerable populations?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	

6. Are there specific written policies that apply to all individuals that define the following?

- a. What abuse and/or molestation is ☐ Yes ☐ No
- b. A zero tolerance for abuse and molestation ☐ Yes ☐ No

7. If the training or policies only apply to some individuals, but not all, explain:

	Employees	Contractors	Volunteers	Additional Details
8. Do you require the individuals to sign a written acknowledgement of receipt, review and comprehension of your abuse or molestation policies?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	

SEXUAL ABUSE AND MOLESTATION (SAM) LIABILITY APPLICATION

9. Who conducts the abuse prevention training? ☐ Internal Staff ☐ External Company
- a. How often is training repeated? ☐ Never ☐ Quarterly ☐ Semi-Annually ☐ Annually
☐ Other: _____
- b. Provide when policies were last reviewed: ____/____/____ Last updated: ____/____/____
- c. Is there a specific person or department that administers, establishes, monitors and enforces policies and procedures across all locations and departments? ☐ Yes ☐ No

Reporting

1. Do you have formal reporting procedures for individuals to raise complaints, grievances, and/or suspected abuse? ☐ Yes ☐ No
- a. If Yes, how is this communicated? ☐ Website ☐ Handbook ☐ Posting Notice
☐ Other: _____
2. Is anonymous reporting an option? ☐ Yes ☐ No

SECTION V: HISTORY

Note – ALL questions must be answered. Failure to disclose claims history could invalidate coverage.

1. Have you or your business ever had an insurance policy cancelled or non-renewed for this type of coverage? ☐ Yes ☐ No
- a. If Yes, identify the provider and explain:
2. Have you or your business had any sexual misconduct claims in the past 10 years? ☐ Yes ☐ No
- a. If Yes, identify the provider and explain:
3. Are you or anyone in your business aware of any facts, incidents, circumstances, or allegations that may result in claims being made against you or anyone listed in the Staff Details section? ☐ Yes ☐ No
- a. If Yes, provide details:
4. Have you or any personnel currently seeking coverage been involved in an allegation or claim relating to sexual abuse or been transferred in or out of your school, parish / diocese, branch, or corporate location because they were involved, suspect, or a complaint was made regarding an allegation of sexual abuse? ☐ Yes ☐ No
- a. If Yes, provide details:
5. In the past 10 years, has any person listed in the Staff Details section or officers been terminated for cause related to sexually abusive behavior? ☐ Yes ☐ No
- a. If Yes, provide details:

SEXUAL ABUSE AND MOLESTATION (SAM) LIABILITY APPLICATION

SECTION VI: ATTESTATION

On Behalf of ALL Operations, I confirm:

1. No insurance will be offered for any operations / activities unless specifically endorsed on to the policy and a premium is paid.
2. I understand and agree this Application and any supplements attached hereto will be relied upon for the insurance policy.
3. I understand and agree that failure to provide true and accurate response to the forgoing questions may result in the voiding of the insurance issued in reliance on this application and/or denial of claims under the policy issued.
4. I authorize and consent to investigation of information of my business including authorization to every person or entity, public or private, to release the company, any documents, records or other information bearing upon the foregoing. I understand and agree these investigations shall not be confined to information submitted in this application but shall include any other sources of information deemed relevant by the Company as may be authorized by law.
5. If I am aware of any claim or incident arising from any time prior to today, I must advise underwriters at this time.
6. The liability policy applied for will apply only to CLAIMS FIRST MADE AND REPORTED to the Company in writing within the period of coverage shown on the certificate of insurance issued with the policy or certificate on the date the policy is canceled or terminated, whichever comes first or as otherwise provided by the policy.
7. This insurance is being provided through a surplus lines company and the insurer may not be subject to all the insurance laws and rules in my state and the risk is not protected by the State Insurance Insolvency Fund.

(For a full list of terms and conditions, consult the policy forms)

THIS APPLICATION MUST BE SIGNED BY APPLICANT WITHIN 30 DAYS PRIOR TO BINDING (60 DAYS FOR RENEWALS).
SIGNING THIS FORM DOES NOT BIND THE COMPANY TO COMPLETE THE INSURANCE.
COVERAGE BECOMES EFFECTIVE WHEN REVIEWED AND ACCEPTED BY THE INSURANCE COMPANY.

Must provide loss runs for all prior coverage up to 10 years ago.

Owner / Managing Member / Corporate Officer Signature

Date Signed

Title

Human Resources Representative Signature

Date Signed

Title

Requested Effective Date

Liability Limit Requested:

☐ \$500K/\$500K ☐ \$1M/\$1M ☐ Other: _____