

Abuse Coverage

Claims-Made or Occurrence Based Coverage

Abuse can be defined as any act or threat involving molestation, harassment, corporal punishment or any other form of physical, sexual or mental abuse.

Abuse is typically conducted against a vulnerable person. Vulnerable persons may include:

- A child under the age of consent
- An elderly person
- A disabled person (mental or physical)

Organizations which are exposed to abuse claims may include:

- Schools, Daycares and Camps
- School Bus Operations
- Community Living Facilities
- Seniors Facilities
- Religious Institutions

To take the guess work out of abuse coverage risks and protocols, we've developed a new, customer-centric Abuse Coverage Application, complete with best practices on employee screening, employee training, reporting of abuse incidents, record keeping, and security of the insured's facility. For a copy of the new application, please contact your Business Development Manager.

One of the advantages of approaching Northbridge Insurance for your abuse coverage needs is that we are now able to consider providing this coverage on an occurrence or claims-made basis.

Coverage highlights

- Up to \$10 million liability limit on specific industry classes.
- Abuse allegation expenses (starting from \$50,000).
- Criminal expense reimbursement (starting from \$25,000).
- Abuse coverage available for small businesses.

About Us

Northbridge Insurance is a proud member of the Fairfax family. We have a history and reputation for innovative commercial and specialty insurance solutions created with the customer, in mind. Working closely with our broker partners, we offer tailored solutions and superior service.

Want to learn more?

Visit www.nbins.com or call 1.855.620.6262.