



Please provide a breakdown of staff count in grid below:

|                         | Total number<br>(annual) | % Male | % Female | Client Contact   |
|-------------------------|--------------------------|--------|----------|--|
| Full time employees     |                          |        |          | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Part time employees     |                          |        |          | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Clergy                  |                          |        |          | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Teachers                |                          |        |          | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Volunteers              |                          |        |          | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Independent Contractors |                          |        |          | <input type="checkbox"/> Yes <input type="checkbox"/> No |

8. If you included independent contractors in the staff count above, are such independent contractors dedicated agents or representatives of the Applicant?  Yes  No  N/A

9. Annual Turnover Rate: \_\_\_\_\_

10. Services/Locations:

(If Applicant has operations in multiple cities or states, please attach a list of locations.)

| Number of Locations | Types of Services              | Client Exposure Units<br>( <input type="checkbox"/> Annual or <input type="checkbox"/> # of Months _____ ) |                    |                  |
|---------------------|--------------------------------|--|--------------------|------------------|
|                     |                                | Number of Youth  | Age Range of Youth | Number of Adults |
|                     | Schools – Religious            |  |                    |                  |
|                     | Schools – Public               |  |                    |                  |
|                     | Schools – Private, elementary  |  |                    |                  |
|                     | Schools – Private, secondary   |  |                    |                  |
|                     | YMCA                           |  |                    |                  |
|                     | Overnight Camps                |  |                    |                  |
|                     | Day Camps                      |  |                    |                  |
|                     | Churches/Parishes              |  |                    |                  |
|                     | Sunday Schools                 |  |                    |                  |
|                     | Mentoring Programs             |  |                    |                  |
|                     | Janitorial contractors         |  |                    |                  |
|                     | Bus transportation             |  |                    |                  |
|                     | Construction workers           |  |                    |                  |
|                     | Cafeteria food service vendors |  |                    |                  |
|                     | Airport cargo transportation   |  |                    |                  |
|                     | Medical Clinic                 |  |                    |                  |
|                     | Other (describe)               |  |                    |                  |
| Total               |                                | Total  |                    | Total            |
|                     |                                |  |                    |                  |

**Loss Prevention Efforts**

11. Check all methods used by the Applicant in the screening and hiring of employees, volunteers, and independent contractors. **Please attach a copy of any items in bold.**

| Loss Prevention Methods   | Employees  | Volunteers   | Independent Contractors                                  |
|---|--|--|--|
| a.) <b>Standard Application</b>                                       | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| b.) <b>Code of Conduct</b>  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| c.) Interview   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Face to face interview  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <b>Standard list of interview questions</b>                           | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Use behavioral interviewing techniques                                | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Interview by more than one person                                     | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| d.) Reference Checks  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <b>Standard questions for references</b>                              | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| e.) Criminal background check   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| f.) <b>National Abuse registry check</b> (required upon binding)      | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| g.) Checklist of indicators that may indicate increased risk to 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 |
| h.) Other (describe) _____  |  |  |  |

**Loss History**

12. Please furnish the past five years' first dollar loss history for all sexual misconduct claims.

| Period                  | # Claims Reserved | # of Claims Paid | Total Paid Loss | Total Reserved Losses | Total Reserved Expenses |
|-------------------------|-------------------|------------------|-----------------|-----------------------|-------------------------|
| From ___/___ to ___/___ | _____             | _____            | _____           | _____                 | _____                   |
| From ___/___ to ___/___ | _____             | _____            | _____           | _____                 | _____                   |
| From ___/___ to ___/___ | _____             | _____            | _____           | _____                 | _____                   |
| From ___/___ to ___/___ | _____             | _____            | _____           | _____                 | _____                   |
| From ___/___ to ___/___ | _____             | _____            | _____           | _____                 | _____                   |

13. On a separate sheet of paper, please provide the following information for all sexual misconduct claims described in question 12.

1. Date of initial misconduct
2. Date claim was brought
3. Description of loss indicating if sexual contact did /did not occur
4. Any amounts paid as damages
5. Amounts reserved
6. Legal/claim handling expense
7. Valuation date
8. Procedures instituted to prevent reoccurrences of previous events

14. Is the Applicant aware of any facts, incidents, circumstances or allegations that may result in claims being made against you? (If "Yes", please provide details on a separate sheet of paper.)  Yes  No

15. Has the Applicant, any employee or any volunteer currently seeking coverage been involved in an allegation or claim relating to abuse (sexual or other) or molestation? (If "Yes", please provide details on a separate sheet of paper.)  Yes  No

16. Does the Applicant have a policy in place where employees accused of abuse (sexual or other) or molestation are removed from client care responsibilities pending the outcome of an investigation?  Yes  No

If "No", please advise what occurs: \_\_\_\_\_

17. Does the organization have a written policy prohibiting all those listed in question #7 above from working alone with a single client?  Yes  No

18. Does the Applicant sponsor or participate in overnight activities or events?  Yes  No

For overnight activities, please describe the steps taken to ensure that client-to-client contact is avoided, i.e. separating male from female sleeping quarters?

\_\_\_\_\_  
\_\_\_\_\_

19. List situations where an employee or volunteer has direct contact with clients in an unsupervised setting, without oversight from another staff member (you may list on a separate sheet should you require additional space for this answer):

\_\_\_\_\_  
\_\_\_\_\_

20. Are staff members, other than employees, directly supervised by an employee when interacting with children or vulnerable adults?  Yes  No

If "No", please explain when these situations occur and how the interactions are monitored

\_\_\_\_\_

21. Do staff members ever have children at their home?  Yes  No

22. Do staff members ever spend time at the home of children?  Yes  No

23. If transportation is provided, is there more than one adult present at all times?  Yes  No

24. Are staff members required to complete annual abuse prevention training?  Yes  No

25. Does central administration establish, monitor, and enforce policies and procedures across all locations?  Yes  No

If "No", please explain: \_\_\_\_\_

26. Are items below included in the Applicant's operations handbook or written policies/procedures?  Yes  No

A zero tolerance statement for sexual abuse perpetrated on children or other vulnerable persons in the Applicant's care.

**(Please attach a copy.)**

Yes  No

A written policy that defines appropriate and inappropriate displays of affection.

**(Please attach a copy)**

Yes  No

A written procedure for governing the interactions between employees/volunteers and children or other vulnerable persons in your care outside of regular program activities. **(Please attach a copy.)**

Yes  No

A written procedure for managing the risk when one employee/volunteer is alone with child or other vulnerable person.

**(Please attach a copy.)**

Yes  No

27. Does senior management review and approve in writing any new policies and procedures referenced in question 26 above?

Yes  No

**Historical Activity**

- 28. Has any member of the Applicant’s staff been transferred in or out of any of your programs, schools, parishes/dioceses, branches or corporate locations because they were involved or suspected of sexual misconduct, or had allegations of sexual misconduct brought against them?  Yes  No  
(If “Yes”, please provide details on a separate sheet of paper.)
- 29. In the past 10 years, has any member of the Applicant’s staff been terminated for cause due to allegations of abuse (sexual or not)?  Yes  No  
(If “Yes”, please provide details on a separate sheet of paper.)
- 30. Has the Applicant merged with any other entity in the past 10 years?  Yes  No  
(If “Yes”, please provide details on a separate sheet of paper.)
- 31. Is the Applicant contemplating a merger in the next 18 months?  Yes  No  
(If “Yes”, please provide details on a separate sheet of paper.)
- 32. Does the Applicant plan to add any additional care programs in the next year?  Yes  No

**Claims Handling**

- 33. Does the Applicant have a written procedure to allow victims to report abuse (sexual or not)?  Yes  No  
If “Yes”, please explain: \_\_\_\_\_  
\_\_\_\_\_
- 34. Does the Applicant have a written procedure for responding to reports of suspicious or inappropriate behaviors, including allegations of abuse?  Yes  No  
If “Yes”, please attach a copy.
- 35. Does the Applicant have a designated investigator with specialized training who is in charge of handling all internal sexual misconduct investigations?  Yes  No
- 36. Does the Applicant use a standardized incident reporting form across all locations and programs?  Yes  No  
If “Yes”, please attach a copy.
- 37. Is coverage required by contract?  Yes  No  
If “Yes”, list the party/entity requiring coverage: \_\_\_\_\_  
Desired Limit of Liability: \_\_\_\_\_ Desired Retention: \_\_\_\_\_  
If coverage is not required by contract, describe the reason coverage is desired:  
\_\_\_\_\_

38. List prior Sexual Misconduct/Abuse/Molestation Insurance Coverage the Applicant has held for the last five years. List the most recent insurance first:

| Period                  | Claims Made Or Occurrence | Insurer | Premium | Limit | Sir   |
|-------------------------|---------------------------|---------|---------|-------|-------|
| From ___/___ to ___/___ | _____                     | _____   | _____   | _____ | _____ |
| From ___/___ to ___/___ | _____                     | _____   | _____   | _____ | _____ |
| From ___/___ to ___/___ | _____                     | _____   | _____   | _____ | _____ |
| From ___/___ to ___/___ | _____                     | _____   | _____   | _____ | _____ |
| From ___/___ to ___/___ | _____                     | _____   | _____   | _____ | _____ |

- 39. Has any Applicant ever been canceled, declined, or non-renewed for this type of coverage?  Yes  No  
(If “Yes”, please identify the provider and explain the reason for non-renewal, declination or cancellation on a separate sheet of paper)

**Warranty and Representations**

The Undersigned warrants and represents that the statements, representations and information contained in or attached to this application are true and complete, and that reasonable efforts have been made to obtain sufficient information to facilitate the proper and accurate completion of this application.

The Undersigned acknowledges and recognizes that the statements, representations, and information contained in or attached to this application are material to the risk assumed by the insurer; that any policy will have been issued in reliance upon the truth thereof; and that this application and all written statements and materials furnished to the Insurer in conjunction with this application shall be deemed incorporated into and made a part of the policy, should a policy be issued.

The Undersigned acknowledges and agrees that if the information supplied on this application or in any attachments changes between the date of the application and the inception date of the policy period, the Applicant will immediately notify the insurer of such change and shall provide the insurer with the information that would complete, update or correct the information contained in this Application. The insurer may withdraw or modify any outstanding quotations and/or agreement to bind the insurance.

The undersigned agrees that in the event this Application contains misrepresentations or fails to state facts materially affecting the risk assumed by the insurer, any insurance issued shall be void in its entirety.

The insurer is hereby authorized to make any investigation and inquiry in connection with this Application as it may deem necessary.

Authorized Signature (Must be signed by the Applicant's President, CEO or COO): \_\_\_\_\_

Title: \_\_\_\_\_ Date: \_\_\_\_\_

Name of Broker: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_ Tel: \_\_\_\_\_ Fax: \_\_\_\_\_

Note: Applicable surplus line tax is payable by the assured in addition to the premium.