

*Hanover Human Services Advantage*

# Professional Liability and Abuse and Molestation Coverage Scenarios

Your job is to support people when they're most vulnerable—and ours is to support you. The Hanover's specialized human services program provides key liability protections, including professional liability and abuse and molestation coverage, tailored to the complex risks your organization faces.

## Professional liability

The Hanover's professional liability coverage helps to protect human services organizations from risks related to wrongful acts or errors while providing a professional service. This coverage includes legal defense and indemnity should your organization be sued by third parties for alleged or actual wrongdoing by employees, volunteers or others who work on your behalf.

| COVERAGE HIGHLIGHT             | YOUR NEED   | THE HANOVER'S RESPONSE  |
|--------------------------------|---|---|
| Professional liability         | Human services agencies perform various professional services in connection with the services they offer. Most general liability policies do not provide coverage for professional exposures. | The Hanover Professional Liability Coverage form provides coverage for damages relating to wrongful acts arising from the performance or failure to perform professional services. Coverage can be written on an occurrence or claims-made form.                      |
| Vicarious liability            | Human services organizations occasionally have a contract with or employ a psychiatrist to perform psychiatric services on clients.   | The Hanover's professional liability coverage includes vicarious liability for psychiatrists who provide services on behalf of the organization. Coverage can also be expanded to include additional specified medical professionals, subject to underwriting review. |
| Definition of insured          | Human services organizations employ a wide range of professionals who offer services to their clients and require coverage.   | The Hanover's professional liability coverage features a broad definition of "insured," encompassing medical directors, students and interns in training, as well as volunteers, to meet the needs of human service organizations.                                    |
| Defense outside the limits     | When an organization faces a lawsuit, defense costs can be substantial and may reduce the policy limits available for the final settlement.   | The Hanover provides coverage for defense costs outside the policy limit, ensuring that full funds remain available for final settlements or awards in complex cases.   |
| Supplementary payments         | When faced with a lawsuit, human services organization may incur unique additional legal expenses associated with investigation and disciplinary proceedings.                                 | Included in the form is up to \$100,000 in coverage for reasonable legal services and other expenses a human services agency may incur in the investigation and defense of disciplinary proceedings resulting from a wrongful act.                                    |
| Additional insured endorsement | The human services agencies may be asked to add organizations as additional insureds in connection with your professional services performed for the additional insured.                      | This endorsement adds persons or organizations, as specified in a written contract, as additional insureds under the human services organization's professional liability policy while providing services on its behalf.  |

## Abuse and molestation coverage

Bad things can happen to good organizations. Allegations of abuse or misconduct, whether sexual or physical, can occur even in well-managed non-profit organizations. The Hanover's abuse and molestation liability offering provides a robust solution with the flexibility to choose the exact limits and level of coverage to meet your organization's needs.

| COVERAGE HIGHLIGHT                                       | YOUR NEED   | THE HANOVER'S RESPONSE   |
|--|---|--|
| Physical abuse, sexual misconduct and sexual molestation | Despite the best safeguards, human services agencies face exposures to physical abuse, sexual misconduct and sexual molestation allegations. This type of claim is excluded from most general liability policies.       | The Hanover provides physical abuse, sexual misconduct and sexual molestation coverage as an endorsement to the general liability policy. This coverage pays for damages due to injury arising from physical abuse, sexual misconduct or sexual molestation. Injury includes emotional distress, as well as certain libel, slander and invasion of privacy claims, bodily injury and mental anguish. |
| Defense outside the limits                               | When an organization faces a lawsuit, defense costs can be substantial and may reduce the policy limits available for the final settlement.   | The Hanover provides coverage for defense costs outside the policy limit, ensuring that full funds remain available for final settlements or awards in complex cases.  |
| Innocent party defense coverage for employees            | Coverage for an organization defending a perpetrator accused of an act of physical abuse, sexual misconduct or sexual molestation is generally not covered.   | The Hanover provides reimbursement for defense expenses for individuals accused of participating in a physical abuse, sexual misconduct or sexual molestation case if found innocent.  |
| Supplemental payments image restoration                  | After a physical abuse, sexual misconduct or sexual molestation incident, a human services agency may incur additional expenses replacing an individual or restoring the reputation of the human services organization. | At the request of the organization, The Hanover will reimburse them up to \$5,000 in costs to cover: <ul style="list-style-type: none"> <li>• Recruiter expenses and advertising costs to replace an individual as a result of an incident</li> <li>• Image and public relations consulting to restore the human services agency's reputation and consumer confidence after a claim</li> </ul>       |

## A solution designed for peace of mind

Coverage from an insurer that truly understands your risks is essential to a nonprofit's financial health. The Hanover develops resources and coverages tailored to these exposures, helping organizations continue their important work despite actual or alleged claims. In addition, The Hanover offers proactive risk-management services and consultation to help you stay ahead of emerging risks. Choosing The Hanover means more than securing the right liability coverage—it allows you to stay focused on serving the people who rely on you.

## Let's explore your coverage options together

We're ready to answer your questions and discuss how we can help human services organizations with the best insurance program to meet their needs.



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