

SML Sublimit Guidelines

SML Coverage Sub-Limit Endorsement – Form No. 141709

Use this form to provide Sexual Misconduct Liability when the risk retains lower liability limits.

If excess coverage is requested for SML, it is rated based on the corresponding underlying premium for the SML sublimited amounts. The SML has its own excess rate under miscellaneous coverage. The sum of the miscellaneous coverage and the underlying excess premiums are added together to reach the final excess premium.