**COVERAGE LANGUAGE FOR SEX ABUSE MOLESTATION (SAM) CLAIMS**

**1. Single Wrongful Act**

The limit of liability for each wrongful act is the most WSRMP will pay for all claims

that result from a single wrongful act or from a series of related wrongful acts. Any

claims, suits, or damages incurred because of a series of related wrongful acts shall be

subject to the limits for a single wrongful act.

WSRMP's limit of liability for Errors and Omissions coverage under Article IV of this

Agreement shall be the aggregate of all damages, payments, legal fees and defense

costs, and other charges and expenses arising from any covered wrongful act during

the term of this Agreement. The limit of liability shall not exceed the limits of liability

set forth in the Declarations and in this section of Article IV.

**2. Multiple Coverage Agreement Periods (Anti-stacking)**

In the event a wrongful act begins in one period of Agreement and ends in another,

only the coverage and limits in the last period of Agreement in time shall apply and

only one wrongful act limit shall be available for each such multi-period of Agreement

wrongful act.

**3. Deemer Clause**

A. All allegations or claims based on or arising out of sexual abuse by an employee

or volunteer, or more than one employee and/or volunteer acting in concert,

will be considered as arising out of one wrongful act and shall be deemed to have

been committed at the time of the last of such acts or alleged acts, regardless of:

1. the number of persons sexually abused;
2. the number of locations where the sexual abuse occurred:
3. the number of acts of sexual abuse; or
4. the period of time over which the sexual abuse took place. If a series of

related wrongful acts committed by one or more students acting in concert

against another student(s) takes place over more than one period of

Agreement, the wrongful acts shall be deemed to have been committed

during the last period of Agreement, only the coverage and limits of that

Agreement will apply, and only one wrongful act limit shall be available.

B. In a single event or in a series of related events, all allegations or claims based on

 or arising out of sexual abuse occurring student to student, shall be deemed to

 have arisen out of one wrongful act, regardless of:

* + 1. the number of persons sexually abused;
		2. the number of locations where the sexual abuse occurred;
		3. the number of acts of sexual abuse; or
		4. the period of time over which the sexual abuse took place. If a series of related wrongful acts committed by one or more students acting in concert against another student(s) takes place over more than one period of Agreement, the wrongful acts shall be deemed to have been committed during the last period of Agreement, only the coverage and limits of that Agreement will apply, and only one wrongful act limit shall be available.