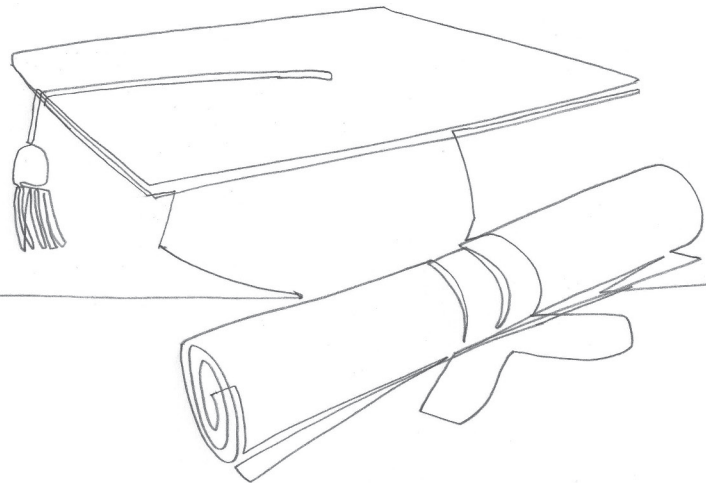


Beazley Safeguard Education

Comprehensive risk management and
response solutions for educational institutions



In recent years we have seen a significant increase in allegations relating to sexual abuse directed at US educational establishments from pre-K through secondary schools to higher education.

Many of the allegations have emerged from ancillary aspects of education provision, such as athletic and sports programs, trips and camps or tutoring outside normal hours, and even from the use of an institution's facilities by other organizations.

The need for educational institutions to address these risks has been compounded by heightened public awareness, media reporting and increased legislative and regulatory burdens.

Robust policies and procedures around vetting, monitoring and training of staff, and their effective implementation, are even more critical.

Where allegations are made, a swift and surefooted response is essential – one that addresses the position of the person making the allegation and their family, as well as the broader constituencies of current and prospective students and their families, staff and administrators, alumni and the communities which the institution serves.

Allegations will often be disseminated very rapidly by both traditional and social media and many institutions will have little or no experience in dealing with this. Beazley Safeguard has been designed as a comprehensive insurance, risk management and crisis response program to help educational institutions address areas of potential risk, and – if needed - to provide support in dealing with crisis response, communication and management.

Claims examples

- **University:** allegations made against university that adolescent boy was sexually assaulted in dormitory while attending computer course on campus
- **Public schools:** one of the largest US school districts settled allegations relating to a single teacher and his abuse of elementary school pupils over a number of years
- **Private schools:** allegations emerge against US teacher who had moved between various international schools claiming abuse over a 40 year period up to 2014 involving 10 schools in nine countries
- **Kindergarden/Pre-K:** suits filed against pre-school alleging molestation of several students by music teacher.

For more information go to
www.beazley.com/safeguard

Our clients will have access to the following:

Risk management and prevention services

Dedicated Safeguard risk management website, (www.beazleysafeguard.com) available 24 hours a day, seven days a week for employees and volunteers. Includes the following services, available to all primary insureds:

- Unlimited online child safety training modules available for all employees
- Beazley Safeguard's on-demand sexual abuse prevention training. Successful trainees receive a certificate of completion
- On-going training bulletins to keep the trainees current
- Best practice risk management procedures and guidance
- Searchable library of related articles and materials
- Telephone advice service covering risk management queries from managers
- Links to an accredited background check company with preferential rates for Beazley insureds.

Response services

If an organization experiences a situation that could give rise to a future claim Beazley can deploy experts to support an insured through the initial crisis period:

- \$50,000 sub-limit available
- First dollar coverage (no self-insured retention applicable).

Our expert panel can offer the following services, which can be tailored to the demands of a particular situation:

- Crisis management and communication services
- Legal services
- Forensic and investigatory services
- Access to a range of other services such as victim support and government relations.

Insurance product

- Claims made and reported policy
- Duty to defend
- Defense costs inclusive within the limit
- Primary and excess considered
- Up to \$5m limit for indemnity and defense excess of a self-insured retention (per victim)
- Minimum premium of \$7,500 and minimum self-insured retention of \$10,000
- Worldwide coverage
- Coverage includes negligent employment, investigation, supervision.

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