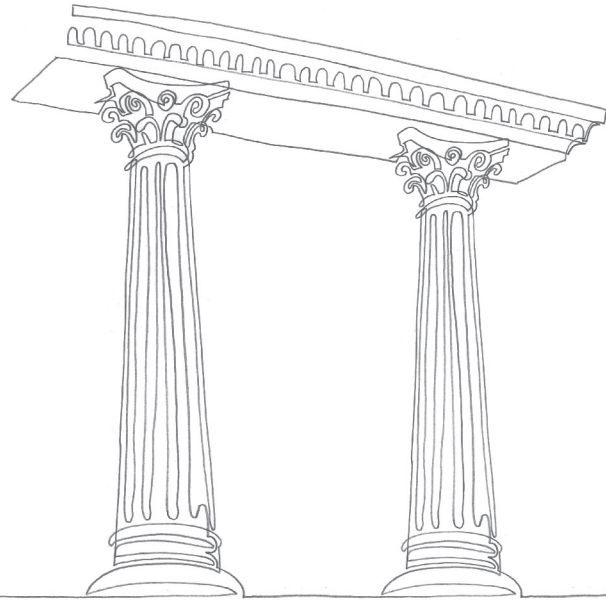


# Beazley Safeguard Not for profit

Comprehensive risk management  
and response solutions for not for  
profit organizations



# Beazley Safeguard Not for profit

The not for profit sector includes a very diverse range of organizations and institutions. Many focus exclusively on the welfare of minors or vulnerable adults, while others will come into contact with them during the course of their work.

As well as staff members, many not for profit entities rely heavily on volunteers to underpin their mission. While some providers, such as libraries and museums, will predominantly offer their services at a fixed location, many others will conduct their activities in a variety of settings e.g. youth clubs and associations, or, in the case of sports and hobby clubs, travel for events and competitions.

Across this spectrum, not for profits are faced with a range of exposures and risk management challenges. It is essential that relevant staff and volunteers are appropriately vetted, monitored and trained on safeguarding issues and procedures.

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 users and beneficiaries of a not for profit's facilities and services, as well as donors, can help mitigate the impact upon them and potential harm. Institutions may also need to deal with law enforcement, regulators, private attorneys, and the community at large.

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 not for profit organizations address areas of potential risk, and – if needed – to provide support in dealing with crisis response, communication and management.

## Claims examples

- **Sports club/associations:** multiple allegations of abuse against minors involving coach of travelling basketball team
- **Sports clubs/associations:** allegations of repeated abuse against swimming coaches
- **Service organization:** accusations made against host parent by foreign exchange student regarding inappropriate physical contact
- **Social services:** settlement of sexual abuse lawsuit brought by child cared for in boys' home led to closure of home
- **Social services:** lawsuits brought against fostering and adoption agency alleging that numerous children had been placed in the care of an individual against whom previous allegations of abuse had been made.

Our clients will have access to the following:

#### Risk management and prevention services

Dedicated Safeguard risk management website, ([www.beazleysafeguard.com](http://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 \$10m limit for indemnity and defense excess of a self-insured retention (per victim)
- Minimum premium of \$3,500 and minimum self-insured retention of \$10,000
- Worldwide coverage
- Coverage includes negligent employment, investigation, supervision.

# Beazley Safeguard Not for profit

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