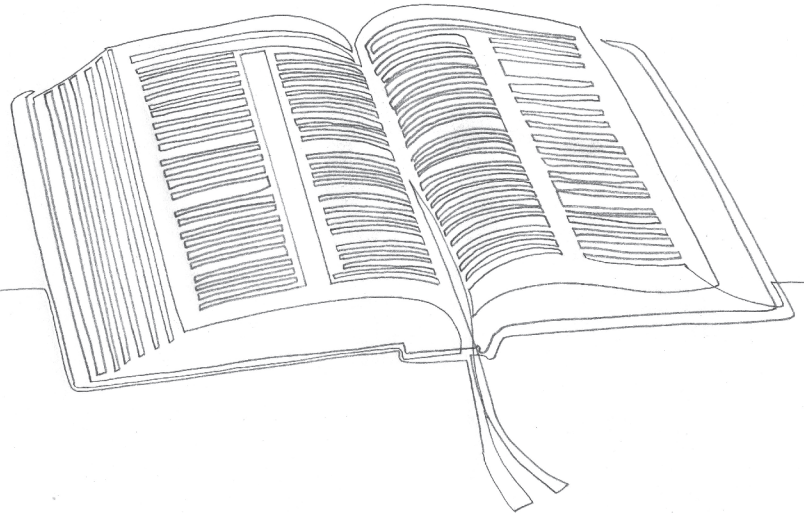


Beazley Safeguard Religious institutions

Comprehensive risk management and
response solutions for religious institutions



Beazley Safeguard Religious institutions

Over the past two decades in the US, most of the highest profile allegations and litigation around sexual abuse issues have involved religious institutions, a trend which has been replicated in various other countries.

A wide range of Canadian churches have been confronted with abuse claims. As well as exposures arising from participation in religious observance, the pastoral, social and educational elements of religious practice and life have also given rise to incidents and claims. Both clergy and volunteers from their religious communities will be involved in activities ranging through counselling, camps or retreats, childcare and schooling.

While the vast majority of such activities will take place in a safe and supportive environment, those participating in them can, on rare occasions, exploit the vulnerabilities of those around them. It is therefore essential that relevant participants 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 both the specific community and other members of that denomination or religion. Institutions may also need to deal with law enforcement, regulators, religious authorities and lawyers.

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 religious institutions address areas of potential risk, and – if needed – to provide support in dealing with crisis response, communication and management.

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:

- C\$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 C\$10m limit for indemnity and defense excess of a self-insured retention (per victim)
- Minimum premium of C\$3,500 and minimum self-insured retention of C\$10,000
- Worldwide coverage
- Coverage includes negligent employment, investigation, supervision.

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Prevention services

Total immunity from risk is impossible, but effective risk management can reduce it substantially, while reinforcing an organization's commitment to the highest standards of safety and supervision.

Beazley Safeguard clients have access to www.beazleysafeguard.com, a dedicated risk management website managed by Praesidium, a risk management firm with over two decades of experience helping organizations reduce the risk of sexual abuse of vulnerable populations.

Resources available to all policyholders:

- **Model policies** to assist organizations in the creation of abuse prevention policy documentation
- **Screening and selection toolkit** to assist in effective screening of employees and caregivers
- **Crisis response toolkit** that includes written resources and guidance to navigate crisis response before, during and after an allegation
- **Foundational webinars** covering abuse prevention guidance
- **Online abuse prevention training**
- **Praesidium helpline** for non-emergency discussion of high-level concerns (in addition to the incident reporting hotline)

Additional resources available to policyholders who meet a premium threshold:

- **Offsite general consultation** with Praesidium's Safety Analysts (two hours)
- **Webinars** for specific industries and issues (two per year)

Resources available, at an additional cost:

- **Certified Praesidium Guardian workshop** where participants learn best practices in organizational abuse prevention
- **Creating a safe environment** facilitator led video program
- **Onsite training** for abuse prevention, response and investigation
- **Know your score** online self-assessment
- **A range of surveys, reviews and assessments** resulting in Praesidium providing organizations with tailored advice and recommendations
- **Praesidium accreditation** which publicly demonstrates commitment to maintaining safer environments

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Claims scenarios

- Pastor found guilty of fondling teenage parishioner following foreign trip
- Minister accused of repeated molestation of adolescent male parishioner
- Rabbi accused of numerous instances of abuse
- Multiple allegations against and convictions of Roman Catholic priests in relation to sexual abuse.

For further information

To learn more about Beazley Safeguard, please visit beazley.com/safeguardcanada

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www.beazley.com/safeguardcanada

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