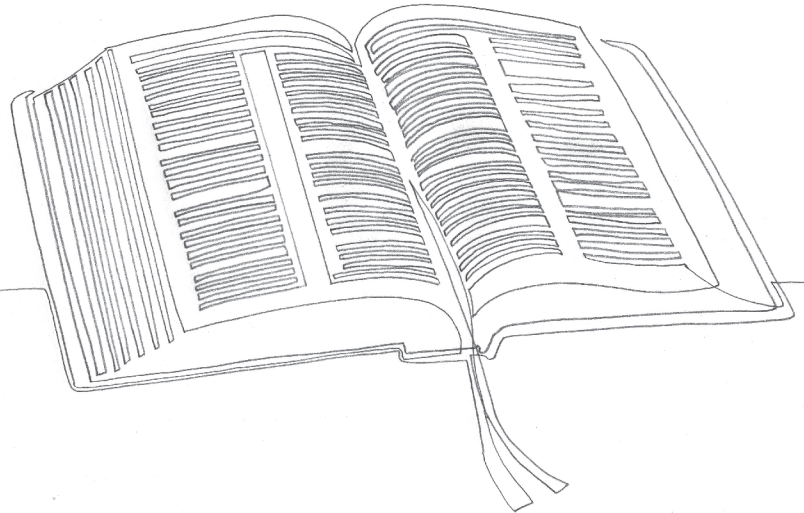


Beazley Safeguard Religious institutions

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.

While the Roman Catholic church has been the most prominent focus of such claims, other denominations and religions have been confronted with similar issues. 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 private attorneys.

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.

Claims examples

- **Sports camp:** a Christian sports camp faced several lawsuits alleging that its former director had abused young male campers
- **Church:** allegations by a child of abuse involving an independent contractor who the church had engaged to undertake landscaping work
- **Jewish seminary organization:** sued in the US by US students who alleged abuse whilst studying in Israel
- **School:** various lawsuits in the US involving allegations of abuse at a school in Africa attended by the children of Christian missionaries.

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 \$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.

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www.beazley.com/safeguard