

# Beazley Safeguard

Comprehensive risk management and response solutions for organizations entrusted with the care of minors and vulnerable adults.

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The protection of children and vulnerable adults is the primary responsibility of those entrusted with their care. In addition, there are thousands of businesses and organizations whose employees or volunteers interact frequently with children and vulnerable adults, and are thus also exposed to risk.

An allegation of abuse, whether founded or unfounded, can have potentially disastrous consequences for the affected organization. Perceptions of insensitivity or mishandling can easily compound the error in the eyes of alleged victims, their families, the public and, potentially, the courts.

Since 2006 Beazley has provided risk management guidance and insurance to institutions that face such risks. We have learned that a prompt and appropriate response is critical: perceptions of stonewalling can be catastrophic. However, even the best of intentions can be misinterpreted when dealing with a sensitive and emotionally charged situation.

With this in mind, in 2014 we launched Beazley Safeguard, an offering that combines advanced risk management and proactive crisis response services with effective insurance. Beazley Safeguard is designed to help clients minimize the risk of abuse within their organization, and to respond effectively if an event occurs.

## Industry specifics

We will consider submissions from all industries and our experience has allowed us to identify seven key markets:

- Educational institutions
- Not-for-profit organizations
- Transportation providers
- Healthcare providers
- Religious institutions
- Leisure facilities.

Also, a wide range of companies are increasingly being mandated to purchase this coverage via contractual requirements (for example, contractors working on site at a school) and we can offer them appropriate cover. General liability policies, many previously silent, now often expressly exclude the coverage or require higher limits, compelling insureds to obtain the cover on a stand-alone basis.

## 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](http://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
- **Discounted background screening** services available with an additional contract\*
- **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 to all policyholders, 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.

## Response services

Allegations and incidents of abuse are usually complex, highly sensitive and time-critical. Organizations, most of which will never have dealt with such situations, can feel unprepared and overwhelmed at the prospect of managing their response and the multitude of issues suddenly confronting them.

However, the onus is upon the organization to act quickly and decisively. The nature and speed of the response are everything. If handled well, the response can limit the distress caused, as well as the risk of serious reputational and financial damage.

**If an organization experiences an incident, 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).**

Beazley has partnered with several firms, all highly experienced and expert in their respective fields, to address the many operational and reputational challenges that organizations might face in the event of a crisis situation.

While the service providers' fees and expenses will be met by Beazley up to the sublimited amount, the service providers will be engaged directly by the insured, to represent the insured's interests.

\*Not available for policyholders based in Canada

## The service offering

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

- **Crisis management and communication services** – the dynamic nature of such situations presents a major challenge to an organization's management. The advisors we have identified have extensive experience in helping organizations address and resolve these complexities. Organizations also face the burden of communicating clearly and appropriately. Both the content and medium of such communication should be tailored to the needs of each audience: in the case of an educational institution, for example, these might include the current student body and their families; alumni; and prospective students and their families. Effective social media monitoring and response can also be vital. The experts can assist with the design and implementation of media strategies, as well as media monitoring support.
- **Legal services** – organizations face an array of legal issues (both civil and criminal) and may be confronted rapidly with demands from lawyers, regulators and investigatory authorities. The legal experts can draw upon their knowledge from handling many such situations.
- **Forensic and investigatory services** – expertise is also available to support organizations in the process of investigating allegations and ensuring, for example, that appropriate evidence is identified and secured at the earliest possible stage.
- Access to a range of other services such as victim support and government relations.

Beazley will identify suitable response partners for each client on a case by case basis in accordance with the specific circumstances of the event.

## How to report an incident

An insured should call **+1 844 285 4700**, where a service representative will be available 24 hours a day, seven days a week. The service representative will take some initial details and connect the insured with an experienced member of the Beazley team.

## 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 and supervision.

## Claims examples

**Hospital:** pediatrician convicted of sexual assault against young patients in several settings over 15 year period. Suit was brought against the hospital, individual physicians and the state medical society.

**Nursing home:** accusations of sexual abuse of nursing home resident with Alzheimer's led to civil action against the facility and its administrators.

**Mental health facility:** allegation of sexual assault by one patient against another who was sedated. Security cameras recorded the incident and the patient alleged failure to supervise.

**Private schools:** allegations emerge against US teacher who had moved between various international schools claiming abuse over a 40 year period involving 10 schools in nine countries.

**School bus:** allegations of inappropriate physical contact by substitute bus driver involving several minors.

**Sports club/associations:** multiple allegations of abuse against minors involving coach of traveling basketball team.

**Church:** allegations by a child of abuse involving an independent contractor whom the church had engaged to undertake landscaping work.

**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.

**Bowling:** bowling coach convicted of molestation involving several minor players.

## About us

Beazley plc is the parent company of specialist insurance businesses with operations in Europe, the US, Canada, Latin America and Asia. Beazley manages six Lloyd's syndicates and is one of the largest insurers operating at Lloyd's. All Lloyd's Syndicates are rated A (Excellent) by A.M. Best.

We are market leaders in many of our chosen lines, which include professional indemnity, property, marine, reinsurance, accident and life, and political risks and contingency business.

To learn more about Beazley Safeguard, please visit

[beazley.com/safeguard](https://beazley.com/safeguard)

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