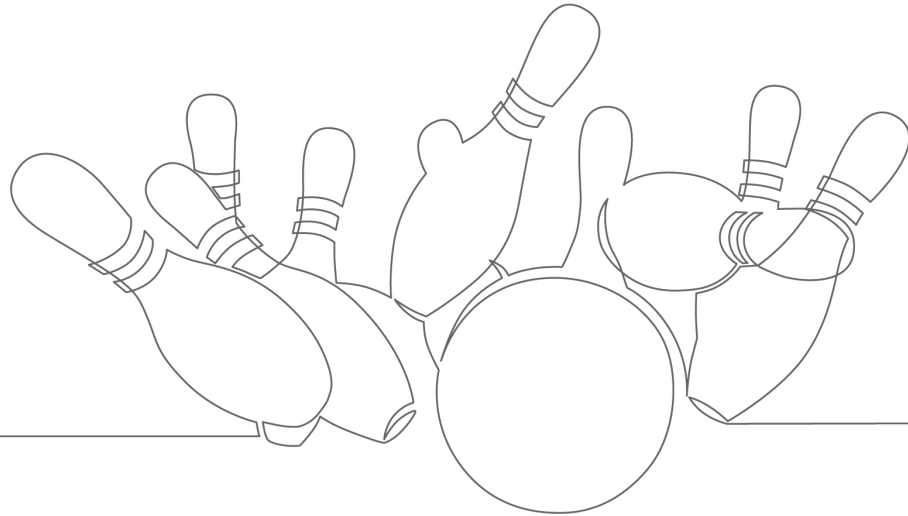


Beazley Safeguard Leisure

Comprehensive risk management and
response solutions for leisure sector providers/facilities.



Beazley Safeguard Leisure

The leisure sector encompasses a broad range of providers, many of which have minors as their core consumers. Since many leisure facilities involve physical activity and frequent movement, it can be difficult to monitor the whereabouts of minors at all times.

Where allegations are made, a swift and surefooted response is essential – one that addresses the position of the person making the allegation, other passengers, their families, the entity that has contracted with the transportation provider, and the communities that provider serves. Providers may also need to deal with law enforcement, regulators and private attorneys.

Allegations will often be disseminated very rapidly by both traditional and social media and many providers 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 transportation providers 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:

- \$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.

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
- **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)

*Not available for policyholders based in Canada

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.

Beazley Safeguard Leisure

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Claims examples

- **Restaurant:** man accused of sexual molestation of child in bathroom of a restaurant in Florida
- **Petting Zoo:** travelling petting zoo settled litigation brought on behalf of several children alleging sexual abuse by employee
- **Bowling:** bowling coach convicted of molestation involving several minor players

For further information

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

The descriptions contained in this broker factsheet are for preliminary informational purposes only. Coverages are underwritten by Beazley syndicates at Lloyd's and will vary depending on individual country law requirements and may be unavailable in some countries. Coverages are available in the US only on a surplus lines basis through licensed surplus lines brokers. The exact coverage afforded by the product(s) described in this brochure is subject to and governed by the terms and conditions of each policy issued. The publication and delivery of the information contained herein is not intended as a solicitation for the purchase of insurance on any US risk.

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beazley.com/safeguard