

Beazley Safeguard Transportation

Comprehensive risk management and
response solutions for transportation providers.



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Transportation providers for children and vulnerable adults – ranging from school and charter bus companies through limousine and taxi services to non-emergency health transport – face numerous challenges in ensuring that those under their charge are transported in a safe and protective environment. Changes in transportation models – particularly the emergence of ride-hailing services (some focussed specifically on minors) – have created new risk factors.

It can be very difficult for drivers to supervise their passengers while simultaneously devoting due care and attention to the road. Providers have sought to address these exposures in numerous ways, including employing supervisors or matrons, or the use of onboard cameras or GPS.

While such measures can reduce (but not entirely exclude) the risk of inappropriate behaviour by one passenger towards another, transportation providers should also address the possibility of inappropriate conduct by drivers or supervisory staff by introducing and implementing robust policies and procedures around staff vetting, monitoring and training.

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.

Claims examples

- **School bus:** allegations of inappropriate physical contact by substitute bus driver involving several minor passengers
- **School bus:** monitor on bus developed inappropriate relationship with minor passenger, leading to their abscondment
- **School bus:** monitor accused of inappropriately touching two minor female passengers
- **Non-emergency medical transport:** allegation of sexual assault by one passenger with developmental issues against another passenger.

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 \$5m limit for indemnity and defense excess of a self-insured retention (per victim)
- Minimum premium of \$5,000 and minimum self-insured retention of \$10,000
- Worldwide coverage
- Coverage includes negligent employment, investigation, supervision.

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