

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, we created 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 six key markets:

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

Our clients will have access to the dedicated Beazley Safeguard risk management website (www.beazleysafeguard.com), designed and managed by The McCalmon Group, experts in the safety of children and vulnerable adults.

The learning management platform is available 24 hours a day, seven days a week, for employees, volunteers, and other workplace participants. The platform provides education, training, and access to other loss prevention products and services that can help create a safe environment.

It includes the following services, available to all primary insureds:

Training

- Unlimited online child safety training modules including:
 - Defining sexual abuse, its scope and impact on organizations
 - Identifying the signs of potential victims and perpetrators
 - Reporting requirements
 - How to incorporate procedures to prevent sexual abuse.
- Beazley Safeguard's on-demand sexual abuse prevention training is tracked using learning management software and allows an insured to monitor usage, including the progress of trainees. Successful trainees receive a certificate of completion.
- On-going training bulletins to keep the trainees current.

Procedures and guidance

- Best practice risk management procedures and guidance.
- Searchable library of related articles and materials.

Telephone advice service

- Telephone advice service covering risk management queries from managers.

Background checking

- Links to an accredited background check company with preferential rates for Beazley insureds.

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.

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 \$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 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.

For further information

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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.

The descriptions contained in this communication 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 communication are 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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