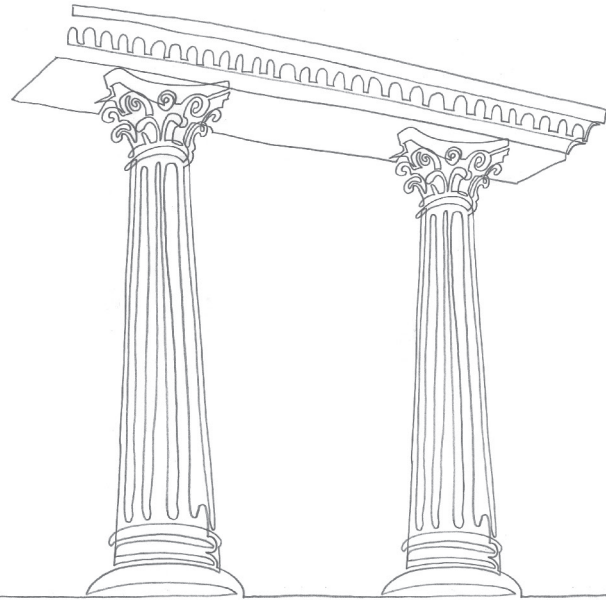


# Beazley Safeguard Charities & Non-profit

Comprehensive risk management  
and response solutions for not for  
profit organizations.



# Beazley Safeguard Charities & Non-profit

**The non-profit sector includes a very diverse range of organizations and institutions. Many focus exclusively on the welfare of minors or vulnerable adults, while others will come into contact with them during the course of their work.**

As well as staff members, many non-profit entities rely heavily on volunteers to underpin their mission. While some providers, such as libraries and museums, will predominantly offer their services at a fixed location, many others will conduct their activities in a variety of settings e.g. youth clubs and associations, or, in the case of sports and hobby clubs, travel for events and competitions.

Across this spectrum, not for profits are faced with a range of exposures and risk management challenges. It is essential that relevant staff and volunteers 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 current and prospective users and beneficiaries of a not for profit's facilities and services, as well as donors, can help mitigate the impact upon them and potential harm. Institutions may also need to deal with law enforcement, regulators, lawyers, and the community at large.

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 not for profit organizations address areas of potential risk, and – if needed – to provide support in dealing with crisis response, communication and management.

## Claims scenarios

- Minor hockey coach and youth group volunteer charged with sexual molestation
- Mentor whose work was facilitated by various children's organizations accused of molestation
- Former scout leader sentenced to five years imprisonment for sexual abuse of four boys in troop
- Police investigation of abuse allegations involving former volunteer with a youth organization.

Our clients will have access to the following:

#### Risk management and prevention services

Dedicated Safeguard risk management website, ([www.beazleysafeguard.com](http://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:

- C\$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
- Defence costs inclusive within the limit
- Primary and excess considered
- Up to C\$10m limit for indemnity and defence excess of a self-insured retention (per victim)
- Minimum premium of C\$3,500 and minimum self-insured retention of C\$10,000
- Worldwide coverage
- Coverage includes negligent employment, investigation, supervision.

# Beazley Safeguard Charities & Non-profit

## Beazley Group

Plantation Place South  
60 Great Tower Street  
London EC3R 5AD  
United Kingdom

T +44 (0)20 7667 0623  
F +44 (0)20 7674 7100

## Contact us



**Paul Nash**  
Focus group leader  
T +44 (0)20 7674 7255  
paul.nash@beazley.com



**Priya Vansh**  
Underwriter  
T +1 416 777 6221  
priya.vansh@beazley.com

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