Beazley Logo

Article

20 years later: the continued value of Safeguard in an era of complex risk

Sexual abuse has a profound and lasting impact on survivors, organisations, and the communities they serve.

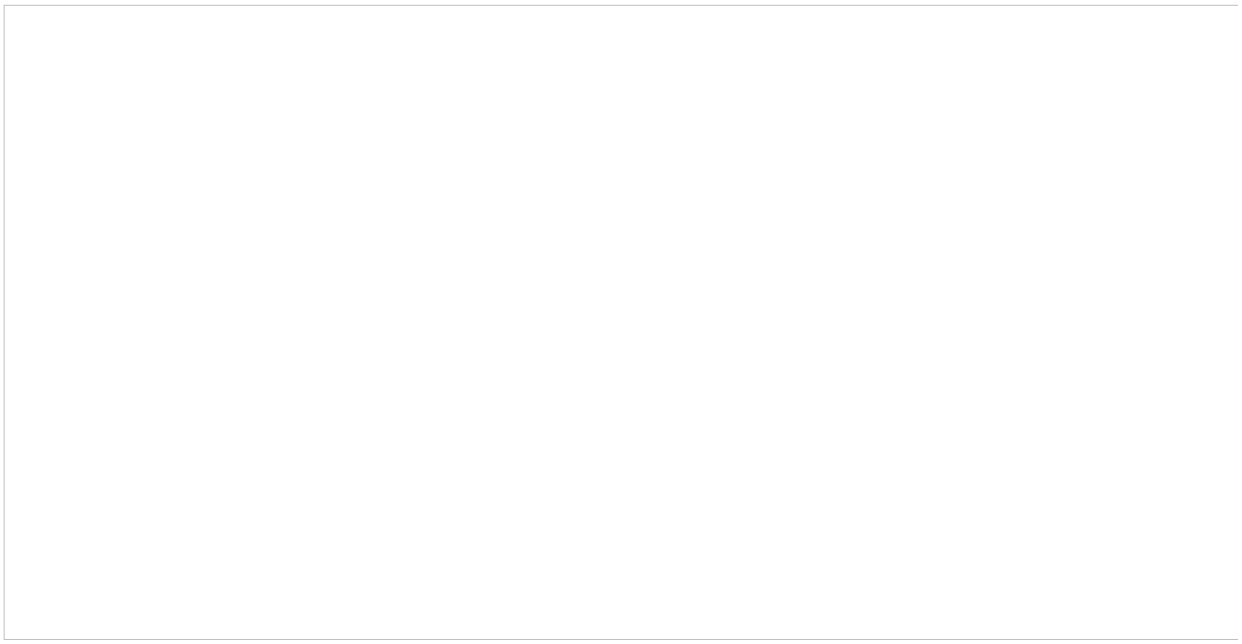
Throughout the last 20 years, Beazley has been at the forefront of this risk and focused on prevention, writing one of the first standalone sexual misconduct liability (SML) policies at a time when the exposure was often overlooked or absorbed into general liability insurance.

Today, the landscape has fundamentally changed. Awareness has grown, scrutiny has increased, legal frameworks have evolved, and the financial and reputational consequences for organisations have intensified.

Safeguard reflects not just this evolution in risk, but a continued commitment to creating safer environments and protecting people and communities.

20 years of change: how the risk has evolved

Over the past two decades, sexual molestation liability has shifted from a peripheral exposure to a critical, complex risk that demands specialist attention.



This evolution has exposed the limitations of traditional general liability cover. What was once considered manageable within broader policies is now a specialist risk requiring dedicated expertise, prevention, and protection.

A partner in protection – creating safer environments

Twenty years on from writing one of the first standalone SML policies, the need for specialist cover has never been clearer.

Safeguard is more than a policy. It represents our long-term commitment to:

- **Protecting people** – by supporting safer environments and prevention-first thinking in partnership with Praesidium, to help reduce incidents and limit their impact.
- **Supporting clients when it matters most** - bringing together dedicated underwriting and claims expertise with incident response capabilities, alongside access to leading risk mitigation partners and specialist legal counsel for complex, high-impact situations.
- **Strengthening communities** – by helping clients act responsibly and proactively.
- **Enabling organisations to focus on what they do best** – to service their clients and communities.

This is about more than just insurance. Safeguard is grounded in prevention and as the risk continues to evolve, so does our commitment to helping organisations build safer environments and protecting people and communities.

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