

# Beazley Safeguard Factsheet

A comprehensive risk management and response solution for organizations entrusted with the care of minors and vulnerable adults.

## Prevention Services

Beazley Safeguard clients have access to 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)

### Target classes:

- Education/Public Entities
- Healthcare
- Non-profits
- Hospitality/Leisure
- Religious Institutions
- Transportation

Reach out to a Safeguard Underwriter to discuss options today by visiting our [website](#) or emailing [usainfo@beazley.com](mailto:usainfo@beazley.com)

## Response Services

Allegations and incidents of abuse are usually complex, highly sensitive and time-critical. 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.

### Resources available:

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)

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.

### The Beazley difference:

- Over 10+ years of experience in standalone sexual abuse coverage and claims handling
- Tailored solutions for industry specific needs and complex situations
- Exceptional service standards

## Coverage Capabilities

- Claims made and reported policy
- Duty to defend
- Defense costs inclusive within the limit
- Primary and excess considered (we can sit excess over claims made and occurrence)
- Up to \$10m limit for indemnity and defense excess of a self-insured retention (per victim)
- Minimum premium of \$2,000 and minimum self-insured retention of \$5,000
- Coverage includes negligent employment, investigation and supervision
- Quick turnaround with indications and quotes
  - Staff headcount and number of youth/vulnerable adults served annually

#### Disclaimer

The descriptions contained in this communication are for preliminary informational purposes only. The product is available in the US on a surplus lines basis only, through licensed surplus lines insurance brokers underwritten by either Beazley Excess and Surplus Insurance, Inc. or Beazley-managed syndicates at Lloyd's. The exact coverage afforded by the product described herein 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. Beazley USA Services, Inc. is licensed and regulated by insurance regulatory authorities in the respective states of the US and transacts business in the State of California as Beazley Insurance Services (License#: 0G55497). Non-insurance products and services are provided by non-insurance company Beazley affiliates or independent third parties. Separate terms and conditions may apply. Beazley does not render legal services or advice. BZSL446