

SPORTSCOVER™

Safeguard Abuse Insurance

Powered by **beazley**



The protection of children and vulnerable adults is the responsibility of those entrusted with their care - particularly in organisations whose employees or volunteers interact frequently with them.

The human, reputational and financial impacts of an allegation or act of sexual abuse can be mitigated within the first hours and days, but only if the response is handled correctly.

Total immunity from risk is impossible, however it's important for organisations who face such risks to implement appropriate risk management and proactive crisis response services, as well as effective insurance in case of an incident.

It's important to consider a carrier with strong global experience in this space. Sportscover have recently teamed up with Beazley to offer a new service-led solution... Safeguard.

Powered by Beazley, Safeguard is designed to help clients minimise the risk of abuse within their organisation, and to respond effectively if an event occurs through both prevention and response services.

Prevention Services



This includes access to a dedicated risk management website by Praesidium. This is a risk management firm with over two decades of experience helping organisations reduce the risk of sexual abuse through the likes of helplines, model policies, background screening, selection toolkits, online abuse prevention training, a dedicated phone advice service and foundational webinars.

Response Services



Our offering means that our experts are consultative partners to help insureds work through all situations - not just the crisis situations.

However, the crisis response includes deploying experts to support an insured through the initial crisis period with legal services, counselling, financial help, investigatory services and dedicated reputational damage control.

Why is this cover important?

Australia is climbing the ranks of the most litigious countries in the world, and settlements for sexual abuse cases are increasing significantly in frequency and value. Organisations can find themselves exposed without appropriate cover, leading to potentially disastrous reputational and financial outcomes.

In the face of several major settlements in recent years, Victoria has introduced legislation requiring all non-governmental organisations, that are funded by the Victorian Government who supervise, or have authority over a child to be adequately insured against child sexual abuse. We expect this to be mirrored into other states.

Recent examples of abuse claims in 2024 include...

\$5.9M

settlement against Sporting Club

\$3.3M

settlement against Not-for-Profit

\$2.4M

settlement against Tasmanian Not-for-Profit

Perceptions of unsafe environments, insensitivity, delayed response or mishandling can easily compound the error in the eyes of alleged survivors, their families, the public and, potentially, the courts.

The influx of claims since the royal commission into child sexual abuse has led to a major insurance market retraction, leaving some organisations without cover for abuse claims.

Are you really covered?



Many businesses believe that their commercial general liability, employment practices liability, professional liability or directors and officers insurance will cover sexual molestation instances. However, many insurers may deny coverage on the basis that the alleged acts of abuse fall outside of the specifications of the policy.

These types of cover typically respond only on presentation of a claim for damages and will not typically include prevention or crisis response services. All Safeguard policyholders have access to a suite of risk management services to help prevent and detect abuse as well as to highly experienced firms to assist with response services.

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Make sure you and your business are covered!

For more information or to discuss how Safeguard can provide you with adequate Abuse protection, call Sportscover today!



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