



Ansvar Broker Education Series:  
**Betrayal of Trust**



# Warren Hutcheon

## CEO



**Nick Wakeling MP**  
State Member for Ferntree Gully





**Questions?**



**Sue Kennedy**  
Casualty Underwriting Manager

# Policy Definition

***sexual abuse*** means

- any assault or abuse of a sexual nature, sexual molestation, indecent exposure, sexual harassment or intimidation

# The Ansvar Offering

- Protect the organisation
  - Against significant consequences
  - Expert/pro-active claims management
- Protect the vulnerable
  - encourage best practice risk management

# Ansvar Sexual Abuse Cover

- Optional Extension
- Occurrence based
- Protection to the Insured organisation - No cover for the accused perpetrator
- Max LOL \$20M
- Is only available to those Insured's who have acceptable Client Protection Policy.



# Exclusions to the cover

## Common sense exclusions

- protect insured – helps successful defence
- Promote strong risk management
- Clearly stated upfront – not hidden behind conditions

# Underwriting Approach

- We will ask
  - who current insurer for sexual abuse is?
  - is current cover under an occurrence or claims made policy?
  - Prevention of Abuse questionnaire
- We may ask
  - for claims history from previous insurer
  - details of current excess levels
  - an incident report



**Questions?**



**Thank You**



## **Ansvar Insurance**

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