

Safeguarding to Prevent Sexual Abuse

- Insurance Cover Update and Changes
- Risk Management Strategies

January 2021



This Risk Alert provides an update on sexual abuse cover and important considerations for brokers and clients. This will be followed by a further alert, outlining updated key risk strategies and support options for clients to build risk capabilities to safeguard against sexual abuse.

Protecting Vulnerable People

Protecting vulnerable people in our community goes to the very heart of Ansvar's mission.

Our continued involvement in **care, education, faith and community sectors** across Australia reflects our ongoing commitment to provide leading insurance and risk management solutions, tailored to organisations that support vulnerable people.

Our specialist capabilities and services differentiate us from the market; from our local claims expertise, to technical advice on cover alongside Ansvar Risk who work with clients to help build effective and capable risk management.



Over recent periods we have identified increased court judgments and settlement amounts arising from the continuing preference for civil litigation over redress to resolve historical incidents. The landscape has changed and our unique focus is to seek to partner with our clients to improve awareness, education and communication of these risks to all vulnerable people in addition to providing market leading insurance.

Our Risk Alert Series provides important information and advice to brokers and clients on key considerations for effective risk management and updates on insurance cover.

Check out our series [here](#).



Ansvar Sexual Abuse Cover Update

Ansvar has underwritten Sexual Abuse Cover for decades. **We are committed to continue to provide a market leading Sexual Abuse Insurance - Optional Extension offering as part of the Ansvar value proposition.**

Over the past 18 months we have seen an increase in frequency and the value of claims across the sectors we cover and support.

In response, it has been necessary to make some changes to our Sexual Abuse Insurance - Optional Extension coverage, terms and conditions so that we can continue to provide this critical cover and peace of mind for our clients.



Keep up to date with news from Ansvar Insurance on our website.

www.ansvar.com.au

Ansvar Sexual Abuse Cover - Changes

Ansvar has implemented a number of key changes to our Sexual Abuse Insurance - Optional Extension coverage for all new business and renewals together with premium adjustments:

1

Ansvar's Sexual Abuse coverage is provided under an 'occurrence' policy wording. This is a broad and market leading cover for our clients, as it provides certainty for events happening during the period of insurance. Importantly after the policy has expired, insureds continue to be protected if claims are made in the future. **We will continue to provide this broad cover for clients that can demonstrate effective risk management.** We will now also explore claims made coverage options (i.e. cover for claims made and notified to Ansvar during the period of insurance) when appropriate, particularly in respect to higher risk categories.

2

We are no longer considering new business opportunities for General Liability including Sexual Abuse cover for Out of Home Care (OoHC), which includes Foster Care activities. Existing clients with OoHC exposures are now subject to review against our safeguarding and enterprise risk management standards as assessed by Ansvar's Technical Solutions Team and Senior Risk Consultants.

3

Sexual Abuse coverage will be **subject to revised annual aggregate limits.**

4

Premium pricing and excesses are increasing in order to maintain the ongoing sustainability of being able to offer Sexual Abuse cover.

5

We are updating our Sexual Abuse questionnaire to more clearly define and capture relevant exposures to all vulnerable 3rd parties (i.e. aged / child / disability care), including extending our questionnaire to address emerging trends and increasing risk arising from vicarious liability and one-to-one exposures.



Please contact Ansvar Insurance on 1300 650 540 or insure@ansvar.com.au regarding insurance coverage, claims support and advice.

Safeguarding to Prevent Sexual Abuse - Risk Management

Ansvar Risk is finalising an extensive Safeguarding risk mitigation program for brokers and clients including:



contemporary and relevant resources, checklists and practice guidelines;



on-line tools and training;



workshops and webinars;



risk management maturity reviews and consulting services.

Ansvar Risk's **"Governing for Vulnerable People"** focus continues to contribute to good governance and harm prevention across our specialist sectors.

Brokers play an important role in providing access to risk management support and we welcome the opportunity to work with you to support your clients.



Further information on the above will be issued with our next Risk Alert in February.

Contact us

If you have any specific Risk Management queries please contact Ansvar Risk, see below for details. Please contact Ansvar Insurance on 1300 650 540 or insure@ansvar.com.au regarding insurance coverage, claims support and advice.



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As our National Care Sector Leader, Anthony works with organisations throughout Australia to support governance and risk management capability; supporting boards, senior managers and staff to implement effective approaches to support decision making, improve performance, optimise objectives and prevent harm.

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