



## DARWIN CLAYTON (UK) LTD

### PHOTOGRAPHIC ALLIANCE OF GREAT BRITAIN

#### ABUSE EXCLUSION AND

#### THE PROTECTION OF CHILDREN AND VULNERABLE ADULTS (PCVA)

The P.A.G.B. Public Liability policy – RKK500595 now includes the attached Abuse Exclusion:

##### **Additional Definition applicable to Liability Insurance**

Abuse shall mean

- A) acts of hurting or injuring mentally or physically by maltreatment or ill-use
- B) acts of forcing sexual activity rape or molestation or
- C) repeated or continuing contemptuous coarse or insulting words or behaviours

##### **Additional Exclusion applicable to Section 2 of Liability Insurance**

**12** arising from Abuse

##### What is Abuse?

A child is abused by another child, by a stranger, or by a paid member of staff or volunteer whilst in the charge of an organisation. Abuse is always traumatic for the child and, although most abuse happens in the home, organisations must accept that prevention of abuse is part of their duty to care for the children with whom they work, and amend their practice accordingly.

##### What does this Abuse Exclusion Mean?

The cover provided by your Public Liability Policy **excludes** any costs arising from a legal action brought against a Club and/or Federation and/or any of their members, employees or volunteers resulting from an alleged act of Abuse.

##### Does this mean children are excluded from Clubs and their activities?

No, children can still attend Clubs and participate in their activities but necessary precautions and controls should be implemented to prevent abuse.

This insurance policy will not cover any costs resulting from an alleged act of Abuse.

##### Safeguarding Children

All clubs and organisations must accept that prevention of abuse is part of their duty to care for the children with whom they work, and amend their practice accordingly.

The Home Office has set out **A Code of Practice for Safeguarding The Welfare of Children in Voluntary Organisations in England and Wales.**

This sets out principles and guidelines which will help voluntary organisations to safeguard the welfare of the children and young people under 16 years of age with whom they work.

In particular, the code seeks to enable voluntary organisations to use good management policies and practice as a means of preventing the physical, sexual and emotional abuse of children whilst they are in the care of the organisation.

It supports and reinforces existing legislation and sets out some key principles which are designed to help voluntary organisations to consider how best to fulfil their duty to care for the children and young people with whom they come into contact.

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