

Problem - the following are extracts from our insurance documents

Abuse

Any actual or threatened single act or repeated acts of maltreatment that inflict harm or fail to prevent harm including

- a) physical abuse
- b) sexual abuse, including sexual exploitation
- c) neglect and/or acts of omission
- d) psychological abuse
- e) contemptuous, coarse or insulting behaviour.

Abuse Event

One occurrence or all occurrences of a series of Abuse to any one person.

Statements that you must comply with in order for your Abuse Event cover under Public Liability cover to be valid:

- If you provide services or activities to children, or adults who are in need of care and support and therefore may be unable to protect themselves against abuse or neglect:
 - o Your organisation has not had any third-party inspections with a grading of Inadequate, Requires Urgent Improvement, Weak or Unsatisfactory
 - o You have in place a written safeguarding policy and accompanying procedures that clearly set out the actions to take in response to child and vulnerable adult abuse
 - o You carry out safer recruitment and selection processes that include the seeking of appropriate criminal records checks, alongside a renewal and update process
 - o All Employees and volunteers engaged in regulated activity and/or activity that brings them into contact with children or vulnerable adults receive safeguarding awareness training including refresher training
 - o You have one or more designated practitioners for safeguarding to support other practitioners in the organisation to recognise and respond to concerns about Abuse

You retain employment records, safeguarding checks, safeguarding policies and procedures and safeguarding records for at least the prevailing regulatory best practice period.

Potential solution:

- 1. To appoint a Safeguarding Officer with appropriate policy and procedure.**
- 2. To have someone appointed as Safeguarding Lead for every Econet task covered by procedure.**
- 3. To have a single A4 sheet of responsibilities and safeguarding awareness requirements that each volunteer reads, understands and signs annually.**

Please bear in mind that the legal definition of a child is anyone under the age of 18.