



UK LEGAL GUIDE

# Sexual abuse claims

First edition

Kennedys

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# Introduction

Welcome to the first edition of Kennedys' sexual abuse claims guide.

Claims of sexual abuse involve individuals whose lives may have been severely damaged by the trauma that they have experienced. Consequently, insurers should adopt an approach that is sensitive, expeditious and mindful of the vulnerability of those making such claims.

Sadly, claims involving sexual abuse will typically concern assaults perpetrated on children or vulnerable individuals who were subject to supervision, whether in care or in some other capacity. This may involve a range of institutions, including local authorities, schools, churches and youth organisations. The events under scrutiny will usually have occurred many years and sometimes decades ago.

The allegations will typically be on the basis of:

- Failure to remove abused/neglected children into care
- Failure to protect "looked after" children
- Vicarious liability for the conduct of third-party perpetrators of the abuse.



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