

MASTERWORKS FOUNDATION BERMUDA

183 South Road, Paget, Bermuda DV 04

VULNERABLE PERSONS PROTECTION POLICY

This policy codifies Masterworks' existing policy towards the protection of children and other vulnerable persons adding formal guidelines and procedures on interaction with such persons.

The Children Act 1998 defines any person under the age of 18 as a 'child'. In this document and in day-to-day communications, the terms 'children' and 'young people' are both used but it is recognised that those who visit Masterworks Foundation may prefer not to be referred to as 'children.' The safeguarding principles in these guidelines also apply to 'vulnerable adults,' encompassing adults who have learning disabilities, or who have difficulty communicating, or who rely on others to provide personal care.

Masterworks Foundation has adopted the following policy and procedures for several reasons:

- To ensure that children are as safe at Masterworks-organised events as they would be when taking part in a school, sport, or leisure activity
- To raise awareness amongst all of our members, volunteers, and employees such that they know what to do if they are concerned about a child, or vulnerable person whether the concern relates to the their welfare at Masterworks events or something happening outside Masterworks that a child or vulnerable person discloses to someone they trust within Masterworks
- To protect board members, members, staff or volunteer helpers by providing practical, common sense guidelines to avoid placing themselves in situations where they are open to allegations which could damage their reputations and careers
- To protect Masterworks by showing that it has taken 'all reasonable steps' to provide a safe environment

Masterworks Foundation has taken the following steps:

1. Adopted this policy statement that defines Masterworks' commitment to providing a safe environment for children and vulnerable persons
2. Produced a simple code of practice and procedures governing how Masterworks operates.

These steps cover:

- Safe recruitment of staff and volunteers who will be in contact with children and vulnerable adults
- Good practice guidelines to ensure the safety and welfare of children always whilst at Masterworks organized events onsite or elsewhere
- Handling of concerns, reports, or allegations

Masterworks informs new employees, volunteers, and members of this policy at the point of onboarding and existing employees, volunteers, members regularly. All Masterworks employees,

MASTERWORKS FOUNDATION BERMUDA

183 South Road, Paget, Bermuda DV 04

volunteers, and members will have access to this policy and supporting procedures through the website or other means. Masterworks requires those with direct contact with vulnerable persons to be familiar with Masterworks' policy and procedures.

Abuse is defined as actions to deliberately annoy, bother, cause trouble or touch someone without his or her consent. Actions may be considered abusive if they intentionally cause injury or a series of injuries, are neglectful, sexually molest and/or emotionally abuse another person. Abuse falls into four main categories; (a) physical, (b) neglect, (c) emotional or verbal, and (d) sexual.

SAFEGUARDING AND CHILDREN AND VULNERABLE ADULTS PROTECTION POLICY STATEMENT

It is the policy of the Masterworks Foundation to safeguard children and vulnerable adults taking part in Masterworks Foundation events from physical, sexual or emotional harm. Masterworks Foundation will take all reasonable steps to ensure that, through appropriate procedures and training, children and vulnerable adults participating in Masterworks Foundation activities do so in a safe environment. We recognise that the safety and welfare of the children and vulnerable adults is paramount and that all children and vulnerable adults, irrespective of sex, age, disability, race, religion or belief; sexual identity or social status, have a right to protection from abuse.

All directors, employees, volunteers, and members of Masterworks Foundation will be made be aware of the policy by presenting this document at board and staff meetings.

STAFF AND VOLUNTEERS

Masterworks Foundation will require criminal background check for all prospective employees, volunteers, and members serving in positions involving training or supervising children and vulnerable adults or in positions of trust or authority over children and vulnerable adults' welfare.

GOOD PRACTICE

All employees, volunteers, and members of Masterworks Foundation should follow the good practice guidelines outlined below:

GOOD PRACTICE GUIDELINES

Culture

It is important to develop a culture within Masterworks Foundation where children and vulnerable adults and employees, volunteers, and members feel able to raise concerns, knowing that they will be taken seriously, treated confidentially and will not make the situation worse for themselves or others.

MASTERWORKS FOUNDATION BERMUDA

183 South Road, Paget, Bermuda DV 04

Some children and vulnerable adults may be more vulnerable to abuse or find it more difficult to express their concerns. For example, a disabled child who relies on a caregiver to help them do things or get around may worry that they won't be able to attend events anymore if they report the caregiver. A deaf child or vulnerable adult may not be able to express themselves or speak confidentially if they need an interpreter. A children and vulnerable adults who has experienced racism may find it difficult to trust an employee, volunteer, or member from a different ethnic background. For example, children with low self-esteem or mental health problems can be more vulnerable to bullying or abuse, as can gay, lesbian, bisexual or transgender young people, or any child who has a characteristic that marks them out in others' eyes as 'different'.

Masterworks Foundation will promote good practices to minimize situations where adults are working unobserved or could take advantage of their position of trust. Good practice protects everyone — children and vulnerable adults, employees, volunteers, and members.

These guidelines are to be made available to everyone within Masterworks Foundation:

- Avoid spending any significant time working with children and vulnerable adults in isolation
- Avoid transporting children and vulnerable adults in the car alone where possible
- Do not take children and vulnerable adults to your home as part of your Masterworks Foundation activity

Where any of these are unavoidable, ensure that they only occur with the full knowledge and consent of a Masterworks Foundation executive member or the vulnerable persons' guardian or parent.

- Design events that are within the ability of the children and vulnerable adults in attendance.

One should never:

- Engage in rough, physical or sexually provocative games
- Allow or engage in inappropriate touching of any form
- Allow children and vulnerable adults to use inappropriate language unchallenged, or use such language yourself when with children and vulnerable adults
- Make sexually suggestive comments to a children and vulnerable adults, even in fun
- Fail to respond to an allegation made by children and vulnerable adults; always act
- Do things of a personal nature that children and vulnerable adults can do for themselves

It may sometimes be necessary to do things of a personal nature for children and vulnerable adults, particularly if they are very young or disabled. These tasks should only be carried out with the full understanding and consent of both the children and vulnerable adults (where possible) and their parent or caregiver. In an emergency which requires this type of help, parents or caregivers should be informed as soon as possible. In such situations it is important to ensure that any adult present

MASTERWORKS FOUNDATION BERMUDA

183 South Road, Paget, Bermuda DV 04

is sensitive to the children and vulnerable adults and undertakes personal care tasks with the utmost discretion.

CONCERNS

Anyone who is concerned about a children and vulnerable adults at Masterworks or a Masterworks event, should inform the Compliance Officer immediately, in strict confidence. The Compliance Officer will follow the attached procedures.

Any member of Masterworks Foundation failing to comply with this policy and any relevant Codes of Conduct may be subject to disciplinary action.

SAFEGUARDING TRAINING

Masterworks Foundation will ensure that all staff or volunteers working with children and vulnerable adults have undertaken training appropriate to their role. This may be through formal training or an online course.

Training will be required on a recurring basis for those roles that involve regularly training or supervising children and vulnerable adults or is a position of trust or authority over children and vulnerable adults' welfare and will address the following:

- What abuse is and how to spot abuse
- Reporting requirements and procedures
- What "duty of care" means and how Masterworks Foundation fulfils that requirement
- How client confidentiality of vulnerable persons is addressed

HANDLING CONCERNS, REPORTS OR ALLEGATIONS

A complaint, concern or allegation may come from a number of sources: the child, their parents, or someone else within Masterworks Foundation. It may involve the behaviour of a volunteer or employee, or something that has happened to the child outside of Masterworks, perhaps at home or at school as children and vulnerable adults may confide in staff or volunteers they trust, in a place where they feel at ease.

If you are concerned that a children and vulnerable adults may be being abused, it is not your responsibility to investigate further but it is your responsibility to act on your concerns and report them to the appropriate statutory authorities. For guidance on recognising abuse, see Appendix B.

MASTERWORKS FOUNDATION BERMUDA

183 South Road, Paget, Bermuda DV 04

HANDLING AN ALLEGATION FROM CHILDREN AND VULNERABLE ADULTS

Always:

- Stay calm, ensure that the children and vulnerable adults are safe and feels safe
- Show and tell the children and vulnerable adults that you are taking what he/she says seriously
- Reassure the children and vulnerable adults and stress that he/she is not to blame
- Be careful about physical contact, it may not be what the children and vulnerable adults want
- Be honest, explain that you will have to tell someone else to help stop the alleged abuse
- Make a record of what the children and vulnerable adults has said as soon as possible after the event, using the children and vulnerable adults' own words
- Follow the children and vulnerable adults' protection procedures laid out in this policy

Never:

- Rush into actions that may be inappropriate
- Make promises you cannot keep (e.g. You won't tell anyone)
- Ask leading questions (see 'recording and handling information' below)
- Take sole responsibility — consult someone else (ideally the Masterworks Foundation director or compliance officer) so that you can begin to protect the children and vulnerable adults and gain support for yourself

You may be upset about what the children and vulnerable adults have said, or you may worry about the consequences of your actions. Sometimes people worry about children and vulnerable adults being removed from their families as a result of abuse, but this rarely happens. However, one thing is certain you must act and not ignore it.

RECORDING AND HANDLING INFORMATION

If you suspect that children and vulnerable adults may have been the subject of any form of physical, emotional or sexual abuse or neglect, refer the allegation to Child and Family Services or the Police within two working days. They have trained experts who will handle the situation.

Do not ask leading questions which may jeopardize any formal investigation. A leading question is where you suggest an answer or provide options that only need a 'yes' or 'no' answer, instead of allowing the children and vulnerable adults to explain things in their own words. An example would be asking 'did X hit you?' instead of 'how did you get that bruise?'

You may ask questions which enable you to confirm that you need to refer the matter to someone else. Use open questions such as 'what happened next?'

MASTERWORKS FOUNDATION BERMUDA

183 South Road, Paget, Bermuda DV 04

Listen to and keep a record of anything children and vulnerable adults tell you or that you have observed and pass the information on to the statutory authorities (included in Supporting Documents).

All information must be treated as confidential and only shared with those who need to know. The protection of the vulnerable person is the most important consideration.

If the allegation or suspicion concerns someone within Masterworks Foundation, only the children and vulnerable adult's parent/caregiver, the Masterworks Foundation Director/Compliance Officer (unless they are the subject of the allegation), and the relevant authorities should be informed. If the alleged abuse took place outside a Masterworks Foundation event, the Police or Child and Family Services will decide who else needs to be informed, including the children or vulnerable adults' parent/caregiver. It should not be discussed by anyone within the organisation other than the person who received or initiated the allegation and, if different, the Masterworks Foundation Director/Compliance Officer.

Confidential information must be stored securely. It is recommended that it should be retained for at least 7 years and destroyed by secure means.

CO-OPERATION WITH AUTHORITIES

If Masterworks Foundation is contacted by the Police or Child and Family Services concerning information received or a complaint made by or about a member, volunteer or employee, you are advised to co-operate fully with official requests for factual information, but do not express any personal opinions on the person's conduct. See also 'Handling the Media' below.

REFERRAL TO AUTHORITIES

If Masterworks Foundation permanently dismisses or removes an employee, volunteer, member from involvement with Masterworks Foundation activities, or would have dismissed them if they had not resigned, because they have harmed a vulnerable person or placed them at risk of harm, Masterworks Foundation will refer them to Child and Family Services, and/or the Bermuda Police Service, as appropriate.

HANDLING THE MEDIA

If there is an incident which attracts media interest, or if you are contacted by the media with an allegation concerning a Masterworks Foundation member or employee, do not respond and contact the Masterworks Foundation Director or Compliance Officer immediately.

MASTERWORKS FOUNDATION BERMUDA

183 South Road, Paget, Bermuda DV 04

REPORTING PROCEDURES

If you are uncertain what to do at any stage, contact Masterworks Foundation's Director or Compliance Officer.

1. Ensure that the child or vulnerable adult is safe
2. If children and vulnerable adults requires immediate medical attention call ambulance and inform attendants there is a children and vulnerable adults protection concern
3. Make a record of anything the children and vulnerable adults has said and/or what has been observed, if possible, with dates and times
4. Report your concern by submitting a Referral Form (included in Supporting Documents) as soon as possible to the Director or Compliance Officer.
5. The Masterworks Foundation Director/Compliance Officer will decide on the appropriate action to be taken
 - a. If the alleged is a minor poor practice, determine disciplinary procedure, including possible temporary suspension
 - b. If the alleged is serious poor practice or alleged children and vulnerable adults abuse, contact Child and Family Services or the Police
6. The Masterworks Foundation Director/Compliance Officer will report any children and vulnerable adults' protection issues to the Executive and will securely store a copy of the incident report for a minimum of seven years.

Details of additional resources are included in Useful Contact Section of this document.

MASTERWORKS FOUNDATION BERMUDA

183 South Road, Paget, Bermuda DV 04

USEFUL CONTACTS

Local Resources 911 — if in immediate danger or for the Sexual Assault Response Team

Bermuda Police Service

441-295-0011 or 441-247-1678

www.bps.bm

Child and Family Services

441-278-9111 or 441-294-5882

Bermuda Islands Association of the Deaf

441-238-8116

Centre Against Abuse Women's Hotline

441-297-8278

www.abusefree.org

Centre Against Abuse Men's Hotline

441-332-1293

www.abusefree.org

Coalition for the Protection of Children

441-295-1150

www.coalition.bm

Family Centre

441-232-1116

www.tfc.bm

Mid Atlantic Wellness Institute

441-236-3770

SCARS: Saving Children Revealing Secrets

441-297-2277

www.scarsbermuda.com

Women's Resource Centre

441-295-3882 (main)

441-7273 (hotline)

www.wrcbermuda.com

MASTERWORKS FOUNDATION BERMUDA
183 South Road, Paget, Bermuda DV 04

To: Insert name of Director/Compliance Officer, Position
From: Insert name of author, Position within the charity Contact Number:
Date: Date of composition
Re: Safeguarding and Protection Referral

Insert date and time of incident:

Insert Name and position of person about whom report, complaint or allegation is made:

Insert Name and age of vulnerable person involved:

Insert Nature of incident, complaint or allegation.

Insert Action taken.

Insert if Police or Child and Family Services contacted, name, position and telephone number of person handling case:

Insert Name, organisation and position of person completing form

Contact phone number -

THIS MEMO SHOULD BE SENT, MARKED 'PRIVATE AND CONFIDENTIAL', TO THE Masterworks Foundation DIRECTOR/COMPLIANCE OFFICER AND TO THE STATUTORY AUTHORITIES (IF THEY HAVE BEEN INFORMED OF THE INCIDENT) WITHIN 48 HOURS OF THE INCIDENT.

MASTERWORKS FOUNDATION BERMUDA

183 South Road, Paget, Bermuda DV 04

APPENDIX A: GOOD PRACTICE GUIDELINES

Example:

This guide only covers the essential points of good practice when working with children and vulnerable adults and children and vulnerable adults. You should also read the organisation's Child Protection Policy and Procedures which are available for reference at all times.

- Avoid spending any significant time working with children in isolation Do not take children alone in a car, however short the journey
- Do not take children to your home as part of your organisation's activity. Where any of these are unavoidable, ensure that they only occur with the full knowledge and consent of someone in charge of the organisation or the child's parent/guardian
- Design training programmes that are within the ability of the individual child

You should never:

- Engage in rough, physical or sexually provocative games
- Allow or engage in inappropriate touching of any form
- Allow children to use inappropriate language unchallenged, or use such language yourself when with children
- Make sexually suggestive comments to a child, even in fun
- Fail to respond to an allegation made by a child
- Always act/ do things of a personal nature that children can do for themselves.

It may sometimes be necessary to do things of a personal nature for children and vulnerable adults, particularly if they are very young or disabled. These tasks should only be carried out with the full understanding and consent of the child (where possible) and their parents/caregivers. In an emergency which requires this type of help, parents/caregivers should be fully informed. In such situations it is important to ensure that any adult present is sensitive to the child and undertakes personal care tasks with the utmost discretion.

MASTERWORKS FOUNDATION BERMUDA

183 South Road, Paget, Bermuda DV 04

APPENDIX B: WHAT IS CHILD ABUSE?

Based on the UK Government statutory guidance ‘Working Together to Safeguard Children’ 2015, abuse and neglect are forms of maltreatment of a child. Somebody may abuse or neglect a child by inflicting harm, or by failing to act to prevent harm. Children may be abused in a family or in an institutional or community setting by those known to them or, more rarely, by others (including via the internet). They may be abused by an adult or adults, or another child or children.

Physical abuse may involve adults or other children inflicting physical harm:

- By Hitting, shaking, throwing, poisoning, burning or Scalding, drowning or suffocating
- Giving children alcohol or inappropriate drugs
- In sports, physical abuse might also occur when the nature and intensity of training exceeds the capacity of the child’s immature and growing body.

Emotional abuse is the persistent emotional maltreatment of a child such as to cause severe and persistent adverse effects on the child’s emotional development. It may involve:

- Conveying to a child that they are worthless, unloved or inadequate
- Not giving the child opportunities to express their views, deliberately silencing them or ‘making fun’ of what they say or how they communicate
- Imposing expectations which are beyond the child’s age or developmental capability i.e. overprotection and limitation of exploration and learning or preventing the child from participating in normal social interaction
- Allowing a child to see or hear the ill-treatment of another person
- Serious bullying (including cyber bullying), causing children frequently to feel frightened or in danger
- The exploitation or corruption of children
- Emotional abuse in sport might also include situations where parents or coaches’ subject children to constant criticism, bullying or pressure to perform at a level that the child cannot realistically be expected to achieve.

Some level of emotional abuse is involved in all types of maltreatment of a child.

Sexual abuse involves an individual (male or female, or another child) forcing or enticing a child or young person to take part in sexual activities, whether or not the child is aware of what is happening, to gratify their own sexual needs. The activities may involve:

- Physical contact (e.g. kissing, touching, masturbation, rape or oral sex)
- Involving children in looking at, or in the production of, sexual images
- Encouraging children to behave in sexually inappropriate ways or watch sexual activities

MASTERWORKS FOUNDATION BERMUDA

183 South Road, Paget, Bermuda DV 04

- Grooming a child in preparation for abuse (including via the internet) sport situations which involve physical contact (e.g. supporting or guiding children) could potentially create situations where sexual abuse may go unnoticed. Abusive situations may also occur if adults misuse their power over young people.

Neglect is the persistent failure to meet a child's basic physical and/or psychological needs, likely to result in the serious impairment of the child's health or development. Neglect may involve a parent or caregiver failing to:

- Provide adequate food, clothing and shelter
- Protect a child from physical and emotional harm or danger
- Ensure adequate supervision
- Ensure access to appropriate medical care or treatment
- Respond to a child's basic emotional needs
- Neglect in a sailing situation might occur if an instructor or coach fails to ensure that children are safe or exposes them to undue cold or risk of injury.

Bullying (including 'cyber bullying' by text, e-mail, social media etc.) may be seen as deliberately hurtful behaviour, usually repeated or sustained over a period of time, where it is difficult for those being bullied to defend themselves. The bully may often be another young person.

Although anyone can be the target of bullying, victims are typically shy, sensitive and perhaps anxious or insecure. Sometimes they are singled out for physical reasons — being overweight, physically small, having a disability or belonging to a different race, faith or culture.

The acronym STOP — Several Times On Purpose - can help you to identify bullying behaviour.

RECOGNISING ABUSE

It is not always easy, even for the most experienced caregivers, to spot when a child has been abused. However, some of the more typical symptoms which should trigger your suspicions would include:

- Unexplained or suspicious injuries such as bruising, cuts or burns, particularly if situated on a part of the body not normally prone to such injuries
- Sexually explicit language or actions
- A sudden change in behaviour (e.g. becoming very quiet, withdrawn or displaying sudden outbursts of temper)
- The child describes what appears to be an abusive act involving him/her
- A change observed over a long period of time (e.g. the child losing weight or

MASTERWORKS FOUNDATION BERMUDA

183 South Road, Paget, Bermuda DV 04

- Becoming increasingly dirty or unkempt)
- A general distrust or avoidance of adults, especially those with whom a close relationship would be expected
- An unexpected reaction to normal physical contact
- Difficulty in making friends or abnormal restrictions on socialising with others

It is important to note that a child could be displaying some or all of these signs, or behaving in a way which is worrying, without this necessarily meaning that the child is being abused. Similarly, there may not be any signs, but you may just feel that something is wrong. If you have noticed a change in the child's behaviour, first talk to the parents or care givers. It may be that something has happened, such as a bereavement, which has caused the child to be unhappy.

IF YOU ARE CONCERNED

If there are concerns about sexual abuse or violence in the home, talking to the parents or caregivers might put the child at greater risk. If you cannot talk to the parents/caregivers, consult the Masterworks Foundation Director or Compliance Officer. It is this person's responsibility to make the decision to contact Child and Family Services or the Police. It is NOT their responsibility to decide if abuse is taking place, BUT it is their responsibility to act on your concerns.

MASTERWORKS FOUNDATION BERMUDA
183 South Road, Paget, Bermuda DV 04

The Registrar General

The Registry General's Office
Government Administration Building
1st Floor
30 Parliament Street
Hamilton HM12

Dear Registrar:

STATUTORY REPORTING FOR VULNERABLE PERSONS

Masterworks Foundation hereby notifies the office of the Registrar General and the Charity Commissioners that we have reported an allegation of [insert description] of a vulnerable [minor, senior, person who is physically challenged etc.] to the following agency/ies -

- Department of Child & Family Services
- National Office for Seniors and the Physically Challenged
- Bermuda Police Service
- Other, please specify: _____

This action is in compliance with Masterworks Foundation's Vulnerable Person Policy.

Total Reports during this fiscal year:

Total Reports Substantiated during this fiscal year:

Total Reports Un-Substantiated during this fiscal year:

Insert name of reporter

Signature of reporter

Insert date of signature

Insert name of Director/Chair

Signature of Director/Chair

Insert date of signature