

Death and disgrace policies: What can insurers learn about the allegations against Gregg Wallace?

19 December 2024

Gregg Wallace has stepped down from MasterChef following allegations of inappropriate sexual behaviour over a period of 17 years.

13 people, including broadcaster Kirsty Wark, have accused him of using sexualised language and making inappropriate comments during the filming of various shows. Wallace has denied the allegations, saying they were false, and initially responded defensively on social media but later apologised, stating he was under stress.

New allegations have surfaced after his departure, with some claiming Wallace touched women inappropriately and made indecent remarks, while others pointed to a toxic atmosphere on set. Banijay UK, the production company behind MasterChef, is investigating the claims, and Wallace has agreed to cooperate fully while stepping away from the show during the inquiry.

The current allegations against Gregg Wallace serve as a useful reminder, both of the existence of death and disgrace insurance policies, but also of some of the unique issues they deal with.

One of the biggest challenges with death and disgrace coverage is in defining the term 'disgrace', which can be subjective and difficult to define. With a broad definition, insurers can face challenges in deciding whether a particular scandal is sufficiently 'disgraceful' to activate coverage. To minimise the risk of disputes, insurers should carefully evaluate the risks associated with both the policyholder and any celebrity endorsements, and whether more restrictive language should be used. Insurers should also consider whether there are some forms of 'disgrace', which fall outside their risk appetite.

In today's digital world, the issue of disgrace has become more pressing. The speed at which news and allegations spread via the internet and social media means that damaging information can quickly reach the public. Insurers will be constantly reviewing their risk appetite and pricing to take account of the rapidly changing digital landscape in which we all live.

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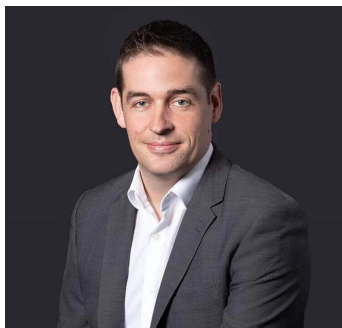


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