



NETBALL ASSOCIATION OF MALAWI

SAFEGUARDING POLICY AND GUIDELINES 2025



NAM SAFEGUARDING POLICY

1. Commitment to Safeguarding and Aim of this Policy

- 1.1 NAM believes that all children and vulnerable adults (sometimes referred to as “adults at risk”) have the right to participate in netball in a fair, safe and supportive atmosphere free from abuse or neglect.
- 1.2 NAM will take all reasonable steps to ensure that no-one who comes into contact with our activities will come to harm as a result, and NAM will put in place appropriate policies and procedures to help ensure this. The safety and welfare of everyone who engages in NAM or NAM affiliated activities, especially children and vulnerable adults, is paramount to all other considerations.¹
- 1.3 The NAM Board members will ensure they:
 - 1.3.1 know their responsibilities;
 - 1.3.2 have adequate measures in place to assess and address safeguarding risks;
 - 1.3.3 have adequate safeguarding policies and procedures appropriate for NAM’s particular circumstances and which reflect both the law and best practice; and
 - 1.3.4 make sure that these policies and procedures are effectively implemented and regularly reviewed.
- 1.4 NAM is committed to:
 - 1.4.1 safeguarding and promoting the well-being and welfare of children and vulnerable adults – it requires all individuals associated with NAM to share this commitment, and to work together to help achieve the best possible outcomes for children and to protect them from harm; and
 - 1.4.2 safe recruitment, selection and vetting.
- 1.5 The following principles underpin the NAM’s approach to safeguarding:
 - 1.5.1 The welfare of children and vulnerable adults is, and must always be, paramount.
 - 1.5.2 No child, vulnerable adult or group of children or vulnerable adults will be treated any less favorably than others in being able to access services which meet their particular needs.

- 1.5.3 All children and vulnerable adults without exception have the right to protection from abuse regardless of their age, sex, gender reassignment, race or ethnicity, disability, sexual Orientation, religion or beliefs.
- 1.5.4 All concerns and allegations of abuse and/or neglect will be taken seriously and responded to swiftly and appropriately in accordance with the relevant legal and regulatory framework.
- 1.5.5 Working in partnership with children, vulnerable adults, their parents/carers and other organizations is essential.
- 1.6 Safeguarding is everyone's responsibility. The aim of this policy is to enable all those who are associated with NAM (as defined at paragraph 3.1 below) to safeguard and promote the well-being and welfare of children and vulnerable adults, to help achieve the best possible outcomes for them, and to ensure that they are protected from harm as much as possible.
- 1.7 NAM also recognizes that good safeguarding policies and practice are of benefit to everyone associated with NAM, as they can help to protect people from false or malicious allegations.
- 1.8 NAM is a sports association in Malawi. It is therefore subject to the MW statutory and regulatory safeguarding regime. This policy should therefore be used in conjunction with our relevant local safeguarding procedures and practice guidance.
- 1.9 NAM Members and Affiliates are subject to the NAM Safeguarding Guidelines.
- 1.10 Children, adults and parents/carers participating in NAM activities will be informed of this policy as appropriate. This policy will also be published on the NAM website.
- 1.11 A breach of NAM's policy will be taken very seriously and may result in disciplinary action and/or further action may be taken – up to and including referral to the relevant agencies for criminal investigation and prosecution. If you have any concerns or questions about this policy or how it applies to you, please contact the NAM Finance and Administration Manager who is the Safeguarding Lead, without delay.

Their details are at paragraph 4 below.

2. Definitions

- 2.1 *Child* means anyone under the age of 18.
- 2.2 *Adult at risk / vulnerable adult* means anyone over 18 who (a) has care and support needs (whether or not those needs are being met) (b) is experiencing, or at risk of, abuse or neglect; and (c) as a result of their care and support needs is unable to protect themselves from either the risk of, or the experience of, abuse or neglect.
- 2.3 *Abuse and neglect* – see Appendix A.
- 2.4 *Safeguarding and promoting the welfare of children means:*
 - 2.4.1 protecting children from maltreatment.
 - 2.4.2 preventing impairment of children's mental and physical health or development;

- 2.4.3 ensuring that children grow up in circumstances consistent with the provision of safe and effective care; and
- 2.4.4 taking action to enable all children to have the best outcomes.
- 2.5 *Safeguarding adults* means protecting an adult's right to live in safety, free from abuse and neglect.
- 2.6 *A concern* is any concern about a child or vulnerable adult's safety, welfare or well-being, including that they have been or might have been abused or harmed or are at risk of abuse or harm.
- 2.7 *An allegation* means that it is alleged that an adult who works with children or vulnerable adults has:
 - 2.7.1 behaved in a way that has harmed a child or vulnerable adult, or may have harmed a child; and/or
 - 2.7.2 possibly committed a criminal offence against or related to a child or vulnerable adult; and/or
 - 2.7.3 behaved towards a child vulnerable adult in a way that indicates he or she may pose a risk of harm to those groups; and/or
 - 2.7.4 behaved in a way that indicates they may not be suitable to work with children and/or vulnerable adults.

It is important to recognize that, in practice, in the context of adult behavior the words "allegation" and "concern" can be and are used interchangeably. What is crucial is that in the event an allegation against or concern about the conduct of an adult toward a child or vulnerable adult is raised, the procedure in this policy is followed.

2.8 *An individual associated with NAM* means anyone that falls within the scope of paragraph 3.1 below.

3. Scope of this policy

3.1 This policy applies to:

- 3.1.1 directors of NAM;
- 3.1.2 employees of NAM (temporary or permanent);
- 3.1.3 agency workers and independent contractors engaged by NAM;
- 3.1.4 employees and others linked with organizations/companies with whom NAM has a contractual or partner relationship who have contact with children and/or vulnerable adults involved with NAM;
- 3.1.5 volunteers, including interns, work experience students and trainees of NAM;
- 3.1.6 attendees and participants at NAM events;
- 3.1.7 Members, delegates, players, affiliates, clubs, technical teams, committees, supporters; and
- 3.1.7 all others associated with or representing NAM.

- 3.2 All individuals associated with NAM must be familiar with and comply with the terms of this policy in all of their dealings with children and/or vulnerable adults.

4. Safeguarding Lead and Deputy Safeguarding Lead

- 4.1 NAM has appointed a Safeguarding Lead who is responsible for dealing with any concerns or allegations in relation to children or vulnerable adults. The Safeguarding Lead is: NAM Finance and Administration Manager Administration
- 4.2 Further useful contacts include Chairpersons of all Committees and NAM Board
- 4.3 The role of the Safeguarding Lead (and Deputy, in the Safeguarding Lead's absence) is to:
- 4.3.1 know which external agency/ies to contact in the event of a concern or allegation coming to the attention of NAM (seeking specialist advice where necessary);
 - 4.3.2 liaise with relevant agencies, as appropriate;
 - 4.3.3 provide information and advice on safeguarding within NAM and to Members and Affiliates;
 - 4.3.4 ensure appropriate information is available when making a safeguarding referral and that the referral is made in accordance with this policy;
 - 4.3.5 keep relevant people within NAM informed as necessary and appropriate about any action taken and any further action required (for example, disciplinary action against an employee of NAM);
 - 4.3.6 ensure that a proper record is kept of any referral and action taken, and that records are securely and confidentially stored;
 - 4.3.7 advise NAM of safeguarding training needs; and
 - 4.3.8 report to the Board about safeguarding activity on a regular basis.

5. Safeguarding Rules

- 5.1 If you are associated with NAM you must:
- 5.1.1 act in accordance with NAM's Code of Conduct and this safeguarding policy at all times;
 - 5.1.2 never engage in any discriminatory and/or abusive behavior (including sexual abuse, physical punishment and any form of humiliating or degrading treatment);
 - 5.1.3 Conduct yourself in a way that safeguards and protects the interests of children and vulnerable adults and minimizes risks to their welfare and protects them from harm;
 - 5.1.4 endeavor to protect children from harm and to prevent child abuse;
 - 5.1.5 be aware of any position of trust you may hold in relation to a child or vulnerable adult (for example, because you are their coach, or mentor) and under no circumstances abuse or exploit this position;

- 5.1.6 always communicate appropriately and not use language that is inappropriate, sexual or offensive;
 - 5.1.7 avoid situations which may lead to your behavior towards a child or vulnerable adult being misinterpreted;
 - 5.1.8 avoid spending time alone with a child unless that is necessary for the proper performance of your role;
 - 5.1.9 cooperate with any investigation relating to safeguarding and keep any such matters confidential (save as required to fulfil the reporting and referral requirements set out in this policy);
 - 5.1.10 undertake any training (including induction training) relating to safeguarding which NAM requires you to undertake in accordance with the relevant statutory guidance and within the context of your NAM role and responsibilities;
 - 5.1.11 never engage in, encourage or condone any behaviour which is unlawful or unsafe;
 - 5.1.12 never enter into any sexual, romantic or otherwise inappropriate relationship with any child (regardless of whether they are over the age of consent) or behave or encourage a child to behave in a sexualized way;
 - 5.1.13 cooperate with vetting or other background checks which are required to be carried out;
 - 5.1.14 comply with any data protection, IT use, and social media policies;
 - 5.1.15 never provide personal contact details to a child (including mobile phone numbers or email addresses) unless this has been properly authorized (in consultation with the Safeguarding Lead) that there is a good reason to do so; and
 - 5.1.16 never communicate with a child through social media, such as Twitter, Instagram, TikTok or Facebook, or add a child as a 'friend' or similar, or membership of a group on a social media network, or accept an equivalent invitation over social media from a child.
- 5.2 Support and training will be offered to implement NAM's policy effectively.

6. Procedure for Reporting Safeguarding Concerns or Allegations

- 6.1 Reference must be made to this clause on all processes to be followed where safeguarding concerns are noted.
- 6.2 If a child or vulnerable adult is in immediate danger, or there is an immediate threat of harm, reasonable steps should be taken without delay to help protect the welfare of the child or vulnerable adult in question. Where possible and appropriate a referral should be made to the relevant authority in your jurisdiction and/or Police immediately (see 6.3 below) If a crime is in progress, or a life is at risk, dial emergency services or police

- 6.3 NAM recognises that different regions will have different arrangements and processes in place for making external reports / referrals of safeguarding concerns and allegations relating to children and/or vulnerable adults. The welfare of the child and/or vulnerable adult must be prioritised at all times and no action taken which could increase existing risk or create new risk to the child and/or vulnerable adult. In any event, the Safeguarding Lead should be made aware of the incident and steps taken.
- 6.4 If you have:
- 6.4.1 a safeguarding concern relating to a child or vulnerable adult, or
 - 6.4.2 a safeguarding concern or allegation in relation to the behaviour of an adult towards a child or vulnerable adult; you must not investigate it yourself, and should instead:
 - 6.4.3 report this to the Safeguarding Lead immediately (although in an emergency anyone can make a referral to the Police or Relevant Authority (as paragraph 6.2 above). However, if anyone other than the Safeguarding Lead makes a referral, they should inform the Safeguarding Lead as soon as possible). If the safeguarding concern or allegation relates to the Safeguarding Lead, it should be reported to the Deputy Safeguarding Lead instead; and
 - 6.4.4 as soon as reasonably practicable, and within 24 hours, provide the Safeguarding Lead with a clear and accurate written record of the information (where possible in the child's or vulnerable adult's own words, where a disclosure has been made by them) including the time, date and place of the incident(s), persons present and what was said, which should be signed and dated.
- 6.5 If a child or vulnerable adult makes an allegation of abuse or mistreatment by anyone, the child should be listened to and given reassurance but should not be probed or asked leading questions. Questions should be limited to the minimum necessary for clarification. There is more detailed guidance about responding to disclosures below at paragraph 9.
- 6.6 No guarantee of confidentiality should be given to the child or vulnerable adult; instead he or she should be informed that the matter will be reported (internally) in confidence to the appropriate person/people (as appropriate) in a position of responsibility (subject to paragraph 7.4 below).

7. Manner in which safeguarding concerns or allegations will be treated

- 7.1 Everyone associated with NAM has a duty to report safeguarding concerns or allegations, which will always be taken seriously. Individuals who raise any such concern or allegation in good faith will never be subjected to any detriment as a result.
- 7.2 The Safeguarding Lead will consider all the available information and decide whether any action needs to be taken. Appropriate referrals will be made to external agencies, such as the relevant Authority and/or the Police.
- 7.3 A referral to the local police station must always be made by the Safeguarding Lead where there is reasonable cause to suspect that a child has suffered significant harm through abuse or neglect; or

is likely to suffer significant harm in the future. A referral should be made even if the incident has taken place abroad and/or relates to a child and/or adult who lives or works overseas.

7.4 If the concerns are about a vulnerable adult:

7.4.1 as long as it does not increase the risk to the adult, you should explain to them that it is their duty to share the information with the Safeguarding Lead; and

7.4.2 the Safeguarding Lead needs to take into account all relevant information that is available, including the views of the adult in all circumstances where it is possible and safe to seek their views before making a referral.

If an adult refuses intervention to support them with a concern or allegation, or requests that information about them is not shared with other safeguarding partners, their wishes should be respected. However, there are a number of circumstances where the Safeguarding Lead can reasonably override such a decision and expert guidance should be sought – this could include speaking to the Local Authority's adults' social care on a no-names basis;

7.4.3 if, on the basis of the information available, it appears that the following three criteria are met the Safeguarding Lead must make a referral to the Local Authority as soon as reasonably practicable or, if that is not possible, not longer than within one working day:

- (a) a person has care and support needs (regardless of the level or seriousness of those care and support needs);
- (b) they may be experiencing or at risk of abuse and neglect; and
- (c) they are unable to protect themselves from that abuse and neglect because of those care and support needs.

7.5 In borderline cases, the Safeguarding Lead should discuss the safeguarding concern with the Local Authority. Following the discussion(s), the Safeguarding Lead will be guided by the Local Authority in terms of whether, in their judgement, a referral should be made and to whom.

7.6 The timing of referrals should reflect the level of perceived risk of harm, and be made as soon as reasonably practicable or, if that is not possible, not longer than one working day of identification or disclosure of harm or risk of harm.

8. What to do if you have concerns about safeguarding practices within NAM?

8.1 Anyone associated with NAM should feel able to raise concerns about poor or unsafe practice and potential failures in NAM's safeguarding system and know that such concerns will be taken seriously by the senior leadership team.

8.2 These concerns should be reported in accordance with NAM Constitution.

9. How to respond if a child or adult discloses a concern or allegation

9.1 If someone makes you aware of a concern or allegation you should:

9.1.1 react calmly and supportively;

- 9.1.2 reassure them that they are doing the right thing in sharing the concern with you;
 - 9.1.3 listen, and take the concern or allegation seriously;
 - 9.1.4 keep questions to the absolute minimum necessary to ensure you understand what is being said and ensure that any question that it is necessary to ask is open and not leading;
 - 9.1.5 not criticise them or anyone else mentioned;
 - 9.1.6 not attempt to confront the person alleged to have caused harm, unless the immediate welfare of the child or vulnerable adult makes this unavoidable;
 - 9.1.7 not make promises of secrecy or confidentiality – instead, explain that it may be necessary to tell someone else in order to keep them and others safe. In the case of a vulnerable adult you should ask them what they would like you to do (see paragraph 7.4 above);
 - 9.1.8 explain what you will do next and who you will need to tell;
 - 9.1.9 take any immediate steps which are necessary to protect them from harm;
 - 9.1.10 record what was said in writing as soon as possible after the discussion; and
 - 9.1.11 report the concern or allegation as set out above.
- 9.2 Remember: do not delay reporting the matter by trying to obtain more information. Under no circumstances should you examine the child or vulnerable adult where /he is alleging injuries. This is a role for medical personnel only.

10. Record Keeping

- 10.1 All concerns and allegations, as well as discussions relating thereto – including any advice sought from any relevant external agencies, decisions made and the reasons for those decisions, as well as action taken and outcome, should be recorded in writing contemporaneously. If in doubt about recording requirements, a person associated with NAM should discuss them with the Safeguarding Lead.
- 10.2 Information held by NAM may need to be passed to the relevant Authority and/or other relevant external agencies (e.g. the police) in order to assist their enquiries or investigation. It is the responsibility of the Safeguarding Lead to ensure that such information is passed on to the relevant agencies as requested, and that it is completed correctly.
- 10.3 Copies of records and referrals should be kept in line with Data Protection laws, and kept for a time specified by NAM's insurance company.

11. Confidentiality and Information Sharing

- 11.1 Care must be taken to ensure that both adults' and children's confidentiality is maintained and that information is handled and disseminated on a need to know basis only. Individuals must be confident that information held about them by NAM will only be disclosed to others either with their consent or when there is a legal duty to do so.

- 11.2 Good practice principles must be adhered to when handling personal information, that is:
 - 11.2.1 personal information is obtained and processed fairly and lawfully;
 - 11.2.2 only disclosed in appropriate circumstances;
 - 11.2.3 accurate, relevant and not held for longer than necessary; and
 - 11.2.4 kept securely.
- 11.3 Whilst NAM recognises that it is ordinarily best to gain verbal or written consent from a child or parent/carer or the vulnerable adult before any personal information relating to them is shared with another organisation (guidance allows for the disclosure of personal information without consent of the subject in certain conditions, including for the purposes of the prevention and detection of a crime, for example where there is a safeguarding concern or allegation).
- 11.4 NAM will ensure that any data regarding children is correctly stored and managed in line with these principles, and that it will take all appropriate action regarding the sharing of information as follows:
 - 11.4.1 recognise that legislation is not a barrier to sharing information about concerns;
 - 11.4.2 be honest and open with the person (be they a child or an adult) about why, what, how and with whom information will be shared;
 - 11.4.3 seek advice when it is in doubt, without disclosing the identity of the person (be they a child or an adult) where possible;
 - 11.4.4 share information with consent where appropriate and respect the wishes of those who do not consent to share confidential information where possible;
 - 11.4.5 base its information sharing decisions on considerations of safety and well-being;
 - 11.4.6 ensure the information it shares is necessary, proportionate, relevant, accurate, timely and secure; and
 - 11.4.7 keep a record of its actions, decisions, and reason(s).

12. Safe recruitment, selection and vetting

- 12.1 NAM will ensure that all appropriate checks are carried out on board members, staff members and volunteers –as applicable in the Malawi, checking references, requiring proof of identity and relevant qualifications, and carrying out a face to face interview, where appropriate.
- 12.2 Under no circumstances will any individual who is associated with NAM and considered to pose a risk to children or vulnerable adults be deployed to work or volunteer with those groups.
- 12.3 Where applicable, NAM will comply and undertake to treat all applicants for positions fairly

13. Review of Policy and Procedures

- 13.1 The Board of Directors of NAM will:

- 13.1.1 review, approve and endorse its safeguarding policy every 4 years or when legislation changes;
- 13.1.2 undertake on-going monitoring to ensure that the related duties and responsibilities are being effectively implemented in practice; and
- 13.1.3 remedy any deficiencies or weaknesses in its safeguarding arrangements without delay, not just at the next policy review date, should any be necessary.

14. Safeguarding suite of policies and documents

- 14.1 This policy forms part of a suite of policies and documents that relate to NAM's safeguarding responsibilities. This policy should be read in conjunction with the following:
 - 14.1.1 Code of Conduct
 - 14.1.2 NAM Dispute and Disciplinary Regulations
 - 14.1.3 Whistle Blower Policy

APPENDIX A

ABUSE AND NEGLECT

1. Children

- 1.1 The definitions and examples here are not exhaustive.
- 1.2 **Abuse** is a form 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. Abuse can take place wholly online, or technology may be used to facilitate offline abuse. Children may be abused by an adult or adults or by another child or children.
- 1.3 **Physical abuse** is a form of abuse which may involve hitting, shaking, throwing, poisoning, burning or scalding, drowning, suffocating or otherwise causing physical harm to a child. Physical harm may also be caused when a parent or carer fabricates the symptoms of, or deliberately induces, illness.
- 1.4 **Emotional abuse** is the persistent emotional maltreatment of a child such as to cause severe and adverse effects. It may involve conveying that they are worthless or unloved, inadequate, or valued only insofar as they meet the needs of another person. It may include not giving them opportunities to express their views, deliberately silencing them or 'making fun' of what they say or how they communicate. It may feature age or developmentally inappropriate expectations being imposed on children. These may include interactions that are beyond a child's developmental capability as well as overprotection and limitation of exploration and learning, or preventing the child from participating in normal social interaction. It may involve seeing or hearing the ill-treatment of another. It may involve serious bullying (including cyberbullying), causing children frequently to feel frightened or in danger, or the exploitation or corruption of children. Some level of emotional abuse is involved in all types of maltreatment, although it may occur alone.
- 1.5 **Sexual abuse** involves forcing or enticing a child to take part in sexual activities, not necessarily involving a high level of violence, whether or not the child is aware of what is happening. The activities may involve physical contact, including assault and penetration (for example rape or oral sex) or non-penetrative acts such as masturbation, kissing, rubbing and touching outside of clothing. They may also include non-contact activities, such as involving children in looking at, or in the production of, sexual images, watching sexual activities, encouraging children to behave in sexually inappropriate ways, or grooming a child in preparation for abuse. Sexual abuse can take place online, and technology can be used to facilitate offline abuse. Sexual abuse is not solely perpetrated by adult males. Women can also commit acts of sexual abuse, as can children.
- 1.6 **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 occur during pregnancy, for example, as a result of maternal substance abuse. Once a child is born, neglect may involve a parent or carer failing to: provide adequate food, clothing and shelter (including exclusion

from home or abandonment); protect a child from physical and emotional harm or anger; ensure adequate supervision (including the use of inadequate caregivers); or ensure access to appropriate medical care or treatment. It may also include neglect of, or unresponsiveness to, a child's basic emotional needs.

2. Adults

- 2.1 The definitions and examples here are not exhaustive.
- 2.2 **Physical abuse.** Including assault, hitting, slapping, pushing, misuse of medication, restraint or inappropriate physical sanctions.
- 2.3 **Domestic violence.** Including psychological, physical, sexual, financial or emotional abuse, or so called 'honour' based violence.
- 2.4 **Sexual abuse.** Including rape, indecent exposure, sexual harassment, inappropriate looking or touching, sexual teasing or innuendo, sexual photography, subjection to pornography or witnessing sexual acts, indecent exposure, sexual assault or sexual acts to which the adult has not consented or was pressured into consenting.
- 2.5 **Psychological abuse.** Including emotional abuse, threats of harm or abandonment, deprivation of contact, humiliation, blaming, controlling, intimidation, coercion, harassment, verbal abuse, cyber bullying, isolation, or unreasonable and unjustified withdrawal of services or supportive networks.
- 2.6 **Financial or material abuse.** Including theft, fraud, internet scamming, coercion in relation to financial affairs or arrangements (including in connection with wills, property, inheritance or financial transactions) or the misuse or misappropriation of property, possessions or benefits.
- 2.7 **Modern slavery.** Encompassing slavery, human trafficking, forced labour and domestic servitude, or traffickers and slave masters using whatever means they have at their disposal to coerce, deceive and force individuals into a life of abuse, servitude and inhumane treatment.
- 2.8 **Discriminatory abuse.** Including forms of harassment, slurs or similar treatment because of race, sex, gender identity, age, disability, sexual orientation or religion.
- 2.9 **Organisational abuse.** Including neglect and poor care practice within an institution or specific care setting such as a hospital or care home, for example, or in relation to care provided in one's own home. This may range from one-off incidents to ongoing ill-treatment. It can be through neglect or poor professional practice as a result of the structure, policies, processes and practices within an organisation.
- 2.10 **Neglect and acts of omission.** Including ignoring medical, emotional or physical care needs; failure to provide access to appropriate health, care and support or educational services; or the withholding of the necessities of life, such as medication, adequate nutrition and heating.
- 2.11 **Self-neglect.** This covers a wide range of behaviour neglecting to care for one's personal hygiene, health or surroundings and includes behaviour such as hoarding.

- 2.12 **Signs of abuse.** Incidents of abuse may be one-off or multiple, and affect one person or more. It is important to look beyond single incidents or individuals to identify patterns of harm. Repeated instances of poor care may be an indication of more serious problems and of what we now describe as organisational abuse. In order to see these patterns it is important that information is recorded and appropriately shared.
- 2.13 Patterns of abuse vary, and can include:
- 2.13.1 serial abusing in which the perpetrator seeks out and 'grooms' individuals. Sexual abuse sometimes falls into this pattern as do some forms of financial abuse;
 - 2.13.2 long-term abuse in the context of an ongoing family relationship such as domestic violence between spouses or generations or persistent psychological abuse; or
 - 2.13.3 opportunistic abuse such as theft occurring because money or jewellery has been left lying around.
- 2.14 Particular signs of abuse or neglect can include, but are in no way limited to:
- 2.14.1 multiple bruising or finger-marks;
 - 2.14.2 injuries the person cannot give good reason for;
 - 2.14.3 deterioration of health for no apparent reason;
 - 2.14.4 loss of weight;
 - 2.14.5 inappropriate or inadequate clothing;
 - 2.14.6 withdrawal or mood changes;
 - 2.14.7 a carer who is unwilling to allow access to the person;
 - 2.14.8 an individual who is unwilling to be alone with a particular carer; or
 - 2.14.9 unexplained shortage of money.

- Ends-