Finance and Commercial Advice note for Departments

Guidance on Insurance.

The following section provides guidance to staff about arranging cover and making claims under the University wide insurance policies and also details the individual insurance covers which may be arranged on request.

When making an insurance claim, please note that the department concerned must bear the cost of any policy excess.

1. **Fire or other Material Damage or Loss for Building and Contents**

Cover is for damage to buildings or contents whilst on campus (including most items on loan) caused by fire or other major perils including subsidence, wet perils, malicious damage, theft and accidental damage.

Note that Computer Equipment is treated separately by insurers, but there is no difference in practice to the general procedure applicable. The only difference is in relation to the policy excesses.

Note that for most purposes items on loan may be considered as having similar cover to other university equipment or valuables unless the value of an individual item exceeds £250,000. Whatever its value however, departments are urged to ensure that all items on loan for more than a few days are noted on the departmental asset register, as indicating that the University has accepted responsibility for the item in the event of a claim.

**Money (cash) is insured, but please note the following:**

- Cash in excess of £250 must be kept in a locked safe.
- Safe type, make and model number must be advised to the Insurance Section if cash values kept within exceed £1,000.
- Transit of cash in excess of £2,500 must not be undertaken by one person unaccompanied.

**Arrangement of cover**

Under this policy no action is required other than to advise the Insurance Section of any planned acquisition or disposals of buildings or substantial equipment and/or of any planned substantial alterations or refurbishment. Warning of acquisitions and substantial alterations at the planning stage is advisable to allow time to discuss additional information that may be required by insurers, and to allow for possible insurers’ input into the planning process.
Claims

Incidents which might give rise to a claim must be notified to the Insurance Section without delay. The insurance section will then issue a claim form or invite a claim letter and may involve loss adjusters. Note that any incident where the final overall cost is likely to exceed £5,000 should be discussed with the Insurance Section as soon as possible and before arranging remedial action (other than essential emergency action to prevent further problems).

The Insurance Section will process the claim and notify the outcome to the claimants in due course.

2. **Employers Liability**

To clarify frequent misunderstandings, this type of insurance is designed not to provide automatic compensation for employees in the case of injuries, but to provide cover for the employer in the event of claims brought by employees based on injury to their person suffered in the course of employment as a result of the fault of the employer.

**Arrangement of cover**

In general departments are not required to take any action. However, in the case of seconded staff, work experience placements and persons temporarily attached to the University, other employers or authorities may require confirmation or certification of our insurance cover, which will generally apply automatically to all such individuals.

In all cases queries and any documentation should be forwarded to the Insurance Section.

Claims

Claims should be dealt with centrally. Departments receiving letters of claim from individuals or notice of court proceedings must forward them immediately to the Finance Department (Insurance Section) without response or acknowledgement.

The Insurance Section, in consultation with Safety Services, will process any claim and notify departments of any information or documentation required by insurers.

Departments should not communicate with any other parties unless approval has been given by the Director of Finance.

Any incident thought likely to result in a claim on the University should be notified to the Insurance Section without delay.

3. **Public Liability**

In the event of a claim against the University by a student member, it is this cover rather than the Employers Liability that would respond, but in the event of a claim by a third party based on the activities of students (or other members of the University) this policy would respond so long as the activities were course related or otherwise fell under University (rather than Union or personal) auspices.
Arrangement of cover

Visits to other premises or sites including field trips or similar are covered by this policy and in general departments do not need to take any action. However, the Insurance Section must be directly notified of any activity, research or consultancy of an unusual nature or involving aerial activity, pollution, clinical trials, or having transatlantic implications.

Hosts frequently require an Indemnity to be signed. This can be obtained from the Insurance Section on provision of certain details:

1. date(s) of visit
2. location of premises
3. body seeking indemnity
4. number (names of appropriate) of persons involved

The Host’s own Forms of Indemnity are not necessarily acceptable and should be forwarded to the Insurance Section for validation under our insurance policies. Time should be allowed for possible negotiation with the Host over an acceptable form of wording. Such indemnity forms should only be signed by the Insurance Section.

Claims

Claims are generally received centrally. Departments receiving letters of claim from individuals, or Notice of Court Proceedings must forward them immediately to the Insurance Section without response or acknowledgement.

The Insurance Section, in consultation with Safety Services, will process any claim and notify departments of any information or documentation required by insurers.

Departments should not communicate with any other parties unless approval has been given by the Director of Finance.

Any incident thought likely to result in a claim on the University should be notified to the Insurance Section without delay.

4. Professional Indemnity

This type of insurance is designed to provide cover in the event of a claim against the University based on fault which results in a third party suffering a financial loss – (e.g. breach of copyright, or defamation, or negligent consultancy)

Arrangement of cover

In general departments do not need to take any action. However, the Insurance Section must be directly notified of any activity, research or consultancy of an unusual nature or involving aerial activity, pollution, clinical trials, or having transatlantic implications. It should be noted that this cover does not apply in the case of private consultancy in respect of which private cover should be arranged.
5. Clinical Trials

Arrangement of cover

In the case of Clinical Trials or clinical research studies where certification of university insurance is required certificates of appropriate cover take the form of a Certificate of Clinical Trial Insurance or a Non-Clinical trial Insurance Certificate. To simplify the issue of documentation those responsible are requested to complete in every case an electronic application for Clinical Trials insurance CT3, even if not apparently appropriate to the particular study. The latest version of relevant application form is available from the Finance webpage under insurance.

Documents required for Clinical Trials insurance:-

1. completed application form
2. patient information sheet
3. copy of Ethical Committee application form or similar
4. copy of Ethical Committee approval (often after initial application)

Insurance Section will arrange for the issue of relevant certificates or notify applicants of any problems.

Clinical trials must not commence until advice of insurance cover is confirmed. Occasional trials may, at the discretion of insurers, attract additional premium, which is payable by the department concerned.

Claims

Any incident thought likely to result in a claim on the University should be notified to the Insurance Section without delay.

6. Directors and Officers

This type of insurance is designed to provide cover in the event of a claim based on fault being brought against any officer (or other individual acting on behalf of or representing the University), or against the University in respect of the activities of such an individual.

Arrangement of cover

In general departments do not need to take any action apart from keeping a note of all appointments of staff to represent the University on outside bodies, an update of which may be requested periodically.

Claims

Any incident thought likely to result in a claim on the University should be notified to the Insurance Section without delay.
7. **Hired Vehicles (Cars and Minibuses)**

All vehicles hired within the UK will be covered under University insurance cover rather than that of hiring companies, the cost of which since October 2004 has been borne centrally rather than by departments. No insurance cover offered by hire companies should be accepted including “no collision” waivers.

**Arrangement of Cover**

Where the rental of cars is with a preferred supplier ([consult Procurement Web Site](#)) the hiring company will notify the Insurance Section of relevant details. In the case of all other hires including that of minibuses departments **must** discuss the matter with Transport Services, who will arrange for the Insurance Section to be notified. To avoid later argument drivers must check and agree with the hire company any existing damage before taking possession of hired vehicles.

The following excesses and restrictions are applicable to this policy, as at November 2014:

1. each and every claim: currently £250
2. drivers under 21: £250 in addition
3. drivers 21-24: £150 in addition
4. drivers 25 and over not having held a full driving licence for twelve months: £150 in addition
5. special regulations determine who may be authorised to drive minibuses, so that anyone planning to drive a University owned or rented minibus **must** first obtain the authorisation of the University’s Transport Manager

Convictions against any proposed driver of any university owned or rented vehicle should also be reported to the Transport Manager.

**Claims**

All claims or potential claim incidents involving temporarily hired vehicles must be reported both to the Transport Department and to the Insurance Section. If a claim is to be submitted, the driver of the vehicle will be asked to complete and sign a claim form, detailing the circumstances of the incident, including any personal injuries or any damage to any third party vehicles.

Where a hired vehicle is damaged the Department should either return the vehicle or otherwise contact the Hire Company immediately who will arrange for repairs to be carried out. The invoice will probably be sent to the Department and should then be forwarded to the Insurance Section to arrange payment. Insurers will meet all repair costs except the policy excess and any costs not covered by the policy.

Departments must bear the cost of policy excesses and any repair costs not insured.

Any correspondence from any party relating to a motor claim or accident should be passed directly to the Insurance Section without acknowledgement.
8. **Off Campus Cover (Transit/Exhibitions/Field Trips) For Items of Equipment or Other General Contents**

**Arrangement of Cover**

Cover is automatic in the case of items of equipment or contents valued at less than £50,000 per item/£250,000 in total. Where values are higher this requires discussion with the Insurance Section and may involve a charge at departmental expense.

**Claims**

Incidents which might give rise to a claim must be notified to the Insurance Section without delay, who will then issue a claim form or invite a claim letter, and may involve Loss Adjusters. Note that any incident where the final overall cost is likely to exceed £5,000 should be discussed with the Insurance Section as soon as possible, and before arranging remedial action (other than essential emergency action to prevent further problems).

The Insurance Section will process the claim and notify the outcome to the claimants in due course.

Thefts must be reported to the local Police and a Crime Number obtained which is to be recorded on the Claim Form.

Completed Claim Forms must be returned to Insurance Section as soon as possible with appropriate documentation, e.g. purchase information, replacement quotes etc.

Insurance Section will process claims and advise result in due course.

Replacements may be purchased against departmental funds in advance of settlement.

9. **Laptop Computers and similar – off campus cover**

Laptops and tablets are covered under this policy when used in Great Britain. The personal belongings section of the travel policy provides cover when travelling overseas on University related business. If laptops or tablets are taken overseas on non-University business, they will not be covered under our policies. The laptop/tablet policy does not cover mobile phones in Great Britain, but the travel policy does provide cover for mobiles when travelling on work related business.

Laptops must be carried as hand luggage and kept with you at all times; they must be locked away out of sight when not in use; and theft or attempted theft from an unattended vehicle is excluded.

There will be no charge for this cover but departments must maintain comprehensive asset registers in order for cover to be provided.

**Claims**

Incidents giving rise to a claim should be notified to Insurance Section who will issue a Claim Form.

Thefts must be reported to the Police and a Crime Number obtained which is to be recorded on the Claim Form.
Completed Claim Forms must be returned to Insurance Section as soon as possible with appropriate documentation. (E.g. purchase information, replacement quotes etc.).

Insurance Section will process claims and advise result in due course. In the meantime replacements may be purchased against departmental funds in advance of settlement.

10. Travel on University Business

Travel by Members of the University anywhere in the world commencing from the UK on University business must be covered under the University’s policy.

Cover is also available under the Group Travel Policy for travel within the UK involving an overnight stay, but it is not mandatory to arrange such cover.

Members may choose to arrange additional insurance at their own expense, but the cost of this will not be met by the University.

Please note the following:

- Spouses and children can be covered on this policy for the duration of the business trip subject to your department’s acceptance.
- Pre-existing medical conditions are automatically covered providing travel is not contrary to medical advice.
- Incidental holidays are included providing the main purpose of the journey is for business and the holiday is in the same region.
- The maximum duration of any single trip must not exceed 12 months without prior notification to the insurance office.

Arrangement of Cover

To arrange business travel insurance please enter your details on the travel webpage.

This will produce a certificate for you to download/email.

Annual worldwide cover (for business trips) can be arranged for members whose frequent business travel makes this more economical. The duration and destination of all trips will still need to be recorded within their department in order to provide details requested by insurers at the end of the insurance year. Completion of this form will be requested upon renewal and is compulsory.

Claims

Claims should be made without delay to the Insurance Section, giving circumstances of loss supported by:-

1. police report in cases of theft
2. receipts for any replacement items, accommodation costs etc.
3. tickets for cancellation/curtailment of journeys.
4. doctors note if applicable
5. confirmation of any taxes refunded by the airline for travel not taken if applicable
Claimants should give an indication of whether the claim should be made payable to the individual or a department.

Insurance Section will process the claim and notify result in due course.

11. Vehile "owned" by departments

Motor insurance has been arranged to cover the operation of vehicles in connection with University business only, and departmental vehicles should not be used for private journeys.

Privately owned vehicles cannot be covered under this policy and individuals should ensure their own insurance covers them for use on University business.

All University owned or leased vehicles must be placed on this insurance at the operating departments’ expense.
**Arrangement of cover**

Notice of purchase of a vehicle should be given to the Insurance Section, which will supply a Certificate of Insurance to enable the vehicle to be taxed.

The following excesses and restrictions are applicable to this policy, as at November 2014:

1. each and every claim: currently £250
2. drivers under 21: £250 in addition
3. drivers 21-24: £150 in addition
4. drivers 25 and over not having held a full driving licence for twelve months: £150

in addition

5. special regulations determine who may be authorised to drive minibuses, so that anyone planning to drive a University owned or rented minibus **must** first obtain the authorisation of the University’s Transport Manager

Convictions against any proposed driver of any university owned or rented vehicle should also be reported to the Transport Manager.

12. **National Breakdown Insurance**

Block membership of the AA has been arranged at preferential rates. Details may be obtained from the Finance Department.

**Claims**

All claims or potential claim incidents involving university owned or leased vehicles must be reported both to the Transport Department and to the Insurance Section. If a claim is to be submitted, the driver of the vehicle will be asked to complete and sign a claim form, detailing the circumstances of the incident, including any personal injuries or any damage to any third party vehicles. Forms are available from the Transport Manager, who may assist with completion, or from the Insurance Section.

In respect of damage to a University owned/leased vehicle the Transport Dept will arrange for the vehicle to be taken to an Approved Repairer who will invoice our insurers directly for all repair costs except the policy excess and any repair costs not covered by the policy.

Departments must bear the cost of policy excesses and any repair costs not insured.

Any correspondence from any party relating to a motor claim or accident should be passed directly to the Insurance Section without acknowledgement.

13. **Help Section**

Should assistance be required please telephone the Insurance Section on extension 21510 or send an email to Insurance@sheffield.ac.uk.