

University of Warwick – Insurance Referrals 2018-19

The University's insurance programme provides broad coverage for many activities associated with the University, however, a number of activities/circumstances are not automatically included. These activities/circumstances must be referred to the University's Procurement and Insurance Services Department so that special insurance coverage can be investigated and arranged where necessary and if available.

Please provide the earliest possible notification of any matter requiring referral.

The following is a list of activities which must be referred for special consideration. This list is not exhaustive, and if you are in any doubt as to whether an activity is automatically covered by the University's insurance programme, the advice of the Procurement and Insurance Services must be sought. If required, please do not hesitate to contact: Richard Campbell-Kelly, Insurance Services Manager, email: r.campbell-kelly@warwick.ac.uk, telephone: 02476 524 222.

Products and Prototypes	Any product supplied to a customer or joint venture partner for use in the Nuclear, Offshore, Aviation, Train and Automotive industries.
Air/Space/ Hovercraft/ Watercraft	<ol style="list-style-type: none">1. Ownership or possession or use by or on behalf of the University of craft designed to travel through air or space, hovercraft or watercraft2. Any products sold or supplied for use in craft designed to travel through air or space
United States of America/ Canada	<ol style="list-style-type: none">1. Any products exported to the United States of America or Canada2. Any manual work carried out by employees or students during temporary visits (less than 12 months) to the United States of America or Canada (research and laboratory work is defined as non manual)
Non UK Employees/ Students Overseas	Any non UK resident employed by the University overseas or any non UK student based overseas (defined as being based outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man)
Associated/ Subsidiary Companies	Any associated or subsidiary company of the University or branch office or representative of the University with Power of Attorney domiciled elsewhere than in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man

Minibus/ Crewbus	<p>In respect of Minibuses'/Crewbuses' to be referred if the following does not apply</p> <ul style="list-style-type: none"> • you are 21 or older • the minibus is used for social purposes by a non-commercial body • you have had your driving licence for at least 2 years • you meet the 'Group 2' medical standards if you're over 70 - check with your GP if you're not sure you meet the standards • you are driving on a voluntary basis and the minibus is used for social purposes by a non-commercial body • the maximum weight of the minibus is not more than 3.5 tonnes (or 4.25 tonnes including specialist equipment for disabled passengers e.g. a wheelchair ramp) • you are not towing a trailer • There is a link here to the full DVLA guidance document: - https://www.gov.uk/driving-a-minibus
Driving licences	<p>Any new or annual licence check showing DD, DR or INS offences and penalties.</p> <p>Any accumulation of penalty points in excess of 3 points</p> <p>Any health issues or Doctor's referrals</p>
Vehicle usage	<p>Any Third Party business use</p> <p>Any use involving racing, pace-making and trials</p> <p>Any use involving test tracks</p>
Joint Ventures	<p>Any connection with joint ventures for which insurance coverage is required</p>
Contract Works	<ol style="list-style-type: none"> 1. Any new build/extension/refurbishment contract with a contract value of GBP 5M (five million pounds sterling) or more 2. Any new build/extension/refurbishment contract with a contract value exceeding GBP 500,000 (five hundred thousand pounds sterling) where contract terms stipulate that the University is responsible for arranging insurance on existing structures and contents on a joint names basis with the contractor(s) <p>A separate Contract Works questionnaire should be completed for all JCT, NEC etc contracts which is available below:</p> <p>Contract Works Questionnaire</p>

<p>Travel</p>	<p>Flying other than as a passenger</p> <p>Any person who is travelling against the advise of a Medical Practitioner</p> <p>Any travel to Territories where the Foreign office advise against travel to or essential travel only.</p> <p>www.fco.gov.uk</p> <p>Refer any trips to the following countries –</p> <p>Afghanistan, Algeria, Argentina, Bangladesh, Brazil, Burkina Faso, Cambodia, Cameroon, Central African Republic, Chad, China, Colombia, Congo/DRC, Crimea, Cuba, East Timor, Ecuador, Egypt, Ethiopia, Georgia, Guatemala, Haiti, Honduras, India, Indonesia, Iran, Iraq, Kenya, Lebanon, Libya, Mali, Mauritania, Mexico, Mozambique, Nepal, Niger, Nigeria, North Korea, Pakistan, Palestine, Panama, Papua New Guinea, Paraguay, Peru, Philippines, Russia, Somalia, South Sudan, Sudan, Syria, Tunisia, Turkey (within 50 miles of Iraq/Syria border), Venezuela, Yemen</p> <p>General advice before you travel and information is available from Aviva on +44 (0) 1243 621556</p>
<p>Clinical Trials/ Clinical Research</p>	<ol style="list-style-type: none"> 1. Trials in which the Insured are the sponsor and which involve the testing of drugs 2. Trials involving children under the age of 5. 3. Trials involving blood plasma products (blood borne pathogens) 4. Trials with a planned duration of more than 8 years 5. Trials in which pregnant women are involved 6. Trials conducted outside of the UK 7. Trials involving special access or compassionate use 8. Trials involving the use of Opioids
<p>Medical Malpractice</p>	<p>Any medical procedure/intervention undertaken by or on behalf of the University which is not being undertaken in connection with an Honorary NHS contract and/or where NHS Indemnity would not apply.</p> <p>Any counselling that takes place without clinical supervision.</p>

Marine Transits	Any major sendings of equipment (UK/overseas) for which the University is responsible (value over £25,000)
Machinery Movement	Any major internal machinery/equipment relocation, installation or movement for which the University is responsible e.g. mass spectrometer moving departments Any movement requiring dual or multiple lifting
Unoccupied Buildings	Any building unoccupied for more than 30 days
Demolition Contracts	Any contract involving demolition
New Locations	Any new location occupied by the University
Environmental Impairment Liability	Any new or existing sites occupied/owned by the University for which cover for Environmental Impairment Liability (i.e. gradual pollution) is required
Contracts	Any contract requiring hold harmless or waiver of subrogation rights Any lease with insuring responsibilities whether the University be the landlord or tenant.

Territories/ overseas activities	<p>In some Territories there is a requirement for local cover to be arranged irrespective of the extent of cover granted under the University's Insurance programme.</p> <p>In other Territories there may be a requirement for a locally authorised Insurer to be used.</p> <p>Henderson Insurance Brokers Ltd can provide Global Insurance profiles upon request.</p> <p>Whilst an exhaustive list cannot be provided here the following referrals are recommended:-</p> <ol style="list-style-type: none"> 1. African States 2. South East Asian States 3. Dictatorships on non-democratic countries 4. Activities in Crimea, Cuba, Iran, North Korea, North Sudan, or Syria
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	<p>PLEASE REFER ANY PROJECTS WHICH REQUIRE UNIVERSITY STAFF OR STUDENTS TO BE BASED OUTSIDE OF EUROPE</p> <p>It is a requirement that activities taking place in Afghanistan, Crimea, Cuba, Iran, Iraq, Libya, Mali, Niger, Nigeria (but only for the Niger Delta Region and North of Abuja), North Korea, Somalia, Sudan and Syria must be advised to insurers in advance to ensure insurance cover can be provided (a minimum of 14 days' notice is required).</p>
Carriage of goods	Carriage of hazardous goods, toxic substances. Radioactive materials, explosives and inflammables
Cash	<p>Collection of cash in excess of £12,000 not undertaken by a Security Company</p> <p>Delivery of cash in excess of £12,000 not undertaken by a Security Company</p>
Professional Indemnity	<p>Joint Venture Arrangements</p> <p>Medical advice diagnosis or treatment</p> <p>Contractual obligations beyond reasonable skill and care</p> <p>USA/Canada contracts</p> <p>Patent/Trade Secret exposure</p> <p>Powered Vessel/Aircraft exposure</p> <p>Manufacture or supply of any product. The supply of a prototype (insurers define a prototype as an item that is not capable of going into production without further development) or data held on computer software shall not be deemed to be the manufacture or supply of a product.</p> <p>A demonstrator (i.e a product capable of going into production)</p> <p>Content material published on Internet or Worldwide Web.</p> <p>Ionising Radiation and Nuclear.</p> <p>Any design, specification or advice in relation to any aircraft or aerial devices or parts thereof.</p>