## 33. INSURANCE

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- **33.2.1 Aim:** To summarise University of Edinburgh insurance arrangements
- **33.3.1 Introduction**: This Section contains an overview of the University's insurance provisions.
- 33.3.2 The Insurance Office arranges cover for the University's buildings, contents, motor vehicles, travel and legal liabilities such as employers and public liability and professional indemnity. Certain specific 'ad hoc' covers are also arranged.
- 33.3.3 Other policies placed by the Insurance Office include:
  - all risks;
  - fire/business interruption (including student flats)
  - directors and officers liability;
  - computers; and
  - money.
- **33.4.1 Claims against The University**: All claims should be sent to the Insurance Office as soon as possible.
- 33.4.2 If a claim is received that relates to a research grant or contact, then this should be passed to the Edinburgh Research Office as soon as possible.
- **33.5.1** Adding Equipment to the Equipment Inspections Register: Zurich Engineering are responsible for carrying out statutory inspections of lifting and pressure vessels. Details of any items (including the location, make and serial number of the equipment, contact name and number) that require to be inspected, should be notified to the Insurance Office (<u>finance.helpdesk@ed.ac.uk</u>) from where the claim will be passed to the insurer.
- 33.5.2 Please ensure you include in an email to the Insurance Office, all relevant details of the equipment (serial number, model, location, *etc*) together with the contact name and telephone number of a person responsible for the equipment (*e.g.* lab manager, *etc*).
- **33.6.1 Equipment Loan Policy and Indemnity**: The University of Edinburgh occasionally receives free on-loan laboratory or medical equipment from suppliers for

evaluation, research, design, investigation, and/or trial demonstration. In addition, some University stores operate a consignment stocking system where laboratory or medical consumables are kept in fridges or freezers which are loaned to the University by the consumables supplier, to store products until use.

- 33.6.2 All loan equipment requires to be inspected and certified for use. If the University is responsible for insuring the equipment during the loan period, details of the equipment and period of hire should be notified to the Insurance Office in order for it to be added to the Temporary All Risks policy.
- 33.6.3 Free on-loan equipment may already be in place within University buildings on the Edinburgh bioQuarter campus, and general guidance has previously been provided regarding the priority for action, based on perceived risk of certain types of loan equipment, that being:
  - 1. Medical or veterinary equipment, whether patient-connected or non-connected should be indemnified directly (for human or animal use).
  - 2. Clinical diagnostic equipment, laboratory or imaging or otherwise, used to provide clinical or research based diagnostics data should be indemnified directly.
  - 3. Research or scientific laboratory equipment, as soon as practically possible.
  - 4. Fridge / freezers loaned to store consignment stock, as soon as practically possible.
- 33.6.4 The forms provided on the University's procurement website (<a href="https://www.ed.ac.uk/procurement">https://www.ed.ac.uk/procurement</a>) are designed to address laboratory, scientific and medical equipment. If any further advice is required regarding this matter, please contact the University's Procurement Department.
- **33.7.1 Further Information** A summary of the University's insurance policies, claim forms, and details of the claim process can be found on the Insurance SharePoint site (<a href="https://uoe.sharepoint.com/sites/FinanceSpecialistServices/SitePages/Insurance.aspx">https://uoe.sharepoint.com/sites/FinanceSpecialistServices/SitePages/Insurance.aspx</a>)

33.8.2 The Insurance Office can be contacted at:

Insurance Office, The University of Edinburgh, Charles Stewart House, 9-16 Chambers Street, Edinburgh EH1 1HT

Telephone: 0131 650 9154

Email: finance.helpdesk@ed.ac.uk

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