
N8 EST Insurance And Liabilities – Proposed Principles Of Operation

Discussions between the insurance contacts at the N8 Universities have led to the following operating principles being formulated for incorporation into the formal agreements.

1. Insurance and liability should be covered in the agreements.
2. All Universities will have in place a minimum of £10m Employers and Public Liability insurance.
3. The Host University will decide on the appropriate level of maintenance and repair cover to put in place to deal with any breakdowns due to normal usage. This could include having no cover. For equipment purchased as a joint N8 project the level of maintenance and repair cover will be agreed in advance between the parties involved and stated in the purchase agreement.
4. The Host University will not be obliged to repair the equipment in the event of a breakdown. For jointly purchased equipment the level of cover will have previously been agreed between the parties involved and stated in the purchase agreement.
5. The Host University will take out Material Damage cover in respect of equipment offered for sharing as it sees fit. The extent of the cover, the excess and the inclusion of both repair/replacement and any losses due to business interruption will be at the discretion of the Host University. For equipment jointly purchased as an N8 project the extent of cover will be agreed in advance between the parties involved and stated in the purchase agreement.
6. The Host University will be responsible for any excess in the event of any non-negligent damage or breakdown. For equipment jointly purchased as an N8 project the mechanisms to deal with the policy excess will be agreed in advance between the parties involved and stated in the purchase agreement.
7. In the unlikely event of negligent damage it is presumed that the Host University or their Insurer may seek a recovery against the negligent third party.
8. For equipment that is being borrowed and removed from site, the appropriate insurance, including handling and loading/unloading is the responsibility of the University who is borrowing the equipment.