

Guide to insurance cover for Staff & Student Possessions

Estates & Facilities - Insurance

Version: 1.0

1. Solent University cannot accept any responsibility for staff and student possessions whether stolen, lost or damaged on University premises.
2. Much of the University campus is open access for staff, student and visitors. This means that despite good security systems being in place staff and students need to be vigilant in taking care of their possessions.
3. Staff and students should avoid bringing valuables onto the campus. Students should keep personal possessions with them and not leave them unattended in classrooms, lecture rooms or in the library even if told it is alright to do so. Staff should lock away all personal items in a secure cabinet or cupboard, even when in the office, and are advised not to store personal belongings on campus overnight or in lockers.
4. Do lock your possessions away, even if you are only going to be gone for a few minutes, or if others are still in the room when you leave it.
5. In very rare circumstances and only where property is stolen as a result of a forced entry or exit then reimbursement may be considered, although an official insurance claim is unlikely to be made. This is not the case for items listed below which will not be reimbursed for under any circumstances:
 - Items in Sports Lockers
 - Mobile Phones
 - Bicycles

In respect of mobile phones and bicycles, staff, students and visitors will have already decided whether to take out insurance on their items. If they did insure then a claim can be made under their own cover. If however, they chose not to, then they must have been prepared for the possibility of a non-recoverable loss.

Some domestic insurance policies may also provide cover for items away from the home. Likewise 'value added' bank accounts sometimes offer mobile phone cover to their customers.

6. Items of personal property that are damaged as a result of the alleged negligence of Solent University may be considered for repair or reimbursement dependent on circumstances.
7. In the first instance please inform the insurance office in writing, including the following information:
 - a. Circumstances and alleged cause of damage
 - b. Date and time of damage
 - c. Damage caused and personal property involved
 - d. Original cost of property
 - e. Replacement cost (allowing a deduction for wear and tear)
 - f. Proof of ownership (e.g. original purchase receipt)
 - g. Details of any witnesses

If an offer of reimbursement is made then the claimant may be required to bring the damaged article in for inspection. Any reimbursement should not be seen as an admission of liability by the University but instead may be offered as a gesture of goodwill.

Without exception reimbursement cannot be made for any claims involving any personal injury.

8. Solent University cannot accept responsibility for any damage caused to vehicles on any university premises or in any of its car parks on any sites.

Direct accidents between Solent University's own vehicles and staff/student vehicles are not included in this disclaimer.

Incidents involving unattributed damage, or resulting from collisions between staff, the Student Union or third party contractors should be dealt with through your own personal motor insurance.