

Guide to insurance cover for the temporary removal of Solent University equipment

Estates & Facilities - Insurance

Version: 1.0

The University's insurance policy covers the temporary removal of equipment within the territorial limits, for items up to a total value of £350,000. There is an inner limit on individual items of £100,000, and items in excess of this should not be removed from the university without prior agreement with the insurance office. The insurance is subject to the usual policy terms and conditions.

1. The policy extension also includes transit cover where staff are collecting or dropping equipment off. Normal excesses apply and are as follows:

Theft	£500
Theft of Computers	£3,000
Any other damage of Computers	£100
Accidental Damage	£250
Damage by Fire	Nil
Malicious Damage	£250

Individual Cost Centres are responsible for the excess in any loss.

3. The theft excess of £3,000 on small computers means that single losses of computer equipment either at the university or elsewhere are unlikely to be covered. Where staff take laptops, computers or other ancillary IT equipment home then their own household policies may provide cover and staff should check this. However, there is no onus on staff to insure university computers under their household policy.
4. Equipment taken off campus and transported by car should be kept out of sight and locked in the boot (where practical) during transport. The car should not be left unattended. Please

Note: Currently there is an exclusion for items whilst in the baggage hold of an aircraft.
Valuable items should be carried in hand luggage in the cabin.

5. All losses should be notified to the Insurance Office as soon as possible. In the event of a theft, the police should be informed immediately, and a crime number will be required for an insurance claim. A theft claim cannot be made without a crime number. Schools and Services should complete the Property Insurance Report Form, available on the Portal or direct from the Insurance Office. Alternatively a memo reporting the loss or damage can be sent to the Insurance Office containing the following:
 - a. **Brief explanation of the cause and circumstance of the loss**
 - b. **Date and time of the loss, when it was discovered and by whom**
 - c. **Value of the loss**
 - d. **Any documentation relating to the original purchase of the item**

A quotation for replacement or repair will also be required but the reporting of an incident should not be delayed while one is obtained.

6. It is up to the School or Service involved to ensure that removal of the equipment is approved, and that adequate records are kept regarding its removal.
7. Items of marine equipment are subject to the marine insurance policy. This has different requirements and excesses and a guidance sheet relating to the insurance of these items is issued separately.
8. As with all insurance claims, the actions of the School or Service should be as though they are not insured. The decision taken to repair or replace items should be based on the continuing need for the items, irrespective as to whether or not an insurance claim may be successful.