

University of Sussex Liability Insurance

Public Liability:

With a maximum limit of Indemnity of £50m

Should any person, other than an employee, be injured or sustain damage to property as a result of the negligent operation of the business of the University, this section will operate to indemnify the University, and at the University's request any employee or student, for all sums which they may become legally liable to pay. The policy also extends to provide cover for financial losses.

Employers Liability

With a maximum limit of Indemnity of £50m

This insurance covers the University's legal liability for injury to its employees arising from the negligent operation of the business of the University.

Professional Negligence

Professional Negligence insurance covers the University's legal liability arising from a negligent breach of professional duty on the part of the University, its employees or a Governor.

1. Research, Consultancy and Commercial Training

Limit of Indemnity £10m (in the aggregate to all claims made in any one period of insurance . Each period of insurance is of one year's duration).

There is a lower Limit of Indemnity for: USA/Canada at £2m

Excess £25,000

Worldwide cover

2. Clinical Trials

Limit of Indemnity £2m per claim. (£5m in the aggregate to all claims made in any one period of insurance . Each period of insurance is of one year's duration).

Excess £250

Worldwide cover but **excluding the USA/Canada**

All clinical trials must be individually declared to our insurers.

Libel & Slander

With a maximum limit of indemnity of £2m

This insurance covers the University against any negligent libel or slander made by a Governor or employee or within any publications normal in the business of the University.

University of Sussex Liability insurance claims procedure

All claims or incidents which may give rise to a claim must be notified to the Insurance Department without delay.

On no account must any admission of liability be made following an incident as this may prejudice Insurers' position at a later stage in the handling of the claim.

Cover is provided by QBE UK Limited and Excess Insurers

Certificate No. Y016458QBE0121A/046