

UoS Property Insurance

University of Sussex arranges its Property coverages with U M Association Ltd (UMAL).
UMAL are specialists in the HEI sector

- **Buildings cover**

The University Buildings on campus and all buildings off campus owned by the University are insured on a full re-instatement basis.

The Buildings include landlords fixtures and fittings, outbuildings, car parks, roads and pavements(to the extent of our responsibility), walls, bridges, gates, fences, foundations, oil tanks, piping ducting cables etc.

Cover is on a specified perils basis, including accidental damage

The excess is £500 rising to £1,000 for theft and £2,500 for subsidence.

- **Contents cover**

Contents are insured on a new-for-old basis and include all furniture, teaching materials and equipment situated at the buildings and works of art, metals and rare books.

This section of cover excludes computer equipment and money, both of which are insured separately.

Cover is on a specified perils basis, including accidental damage. The standard excess is £500 rising to £1000 for theft.

Please note that where contents are stored in a basement there is a warranty in place that items be stored on racks or shelves at least 30 cm above floor level.

The policy also extends to cover as standard;

a) **Contents on temporary loan to us** and for which we are responsible up to £250,000 any one loss.

b) **Contents temporarily removed from the premises Worldwide.** Includes cover whilst in transit within GB, NI, the Isle of Man and the Channel Islands. This section includes photographic, scientific, audio-visual and similar equipment on field trips up to a maximum value of £250,000 any one trip and £60,000 any one item.

Property Insurance cont'd

- c) **Replacement of locks** at the premises made necessary by the theft of keys.
Limit £25,000 any one event.

UoS Property Insurance Claims Procedures

In the event of a claim please contact the Insurance Department with details of the nature of the incident

Insurers always require a copy of any original purchase invoices and estimates for the repair or replacement of the items. Once their authority has been obtained to go ahead on an estimate they will also require a copy of the replacement invoice

The relevant **cost code** will also be required so that any claim payment may be allocated accordingly

VAT can be reclaimed from Insurers on some items and you will be required to confirm the position in respect of any item claimed

Theft and malicious damage claims must always be reported to Security in the first instance and to the Police. A crime number will be required for insurers

Insurance Department