

UoS Property Insurance

Our Property Insurance is placed with the Zurich Municipal, part of the Zurich Insurance Company. This company specialises in insuring the public sector, including local authorities, schools and further education colleges and universities.

- **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** but within GB, NI, the Isle of Man and the Channel Islands, including whilst in transit. 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 £25,000 any one item.

Property Insurance cont'd

c) **Replacement of locks** at the premises made necessary by the theft of keys.
Limit £5000 any one event.

d) We have also negotiated cover for **Contents taken outside GB, NI, the Isle of Man and the Channel Islands**. Cover is on an all risks basis. Total sum insured £250,000 with a single article limit of £60,000. The excess applicable for any cause is £250.

UoS Property Insurance Claims Procedures

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

By telephone 01273 873934

Alternatively by email insurance@sussex.ac.uk

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 want a copy of the replacement invoice as well.

For internal purposes **we will need** to know the relevant cost code applicable so that once the insurers cheque is received the claim monies can be set against the correct cost centre.

Insurers will also want to know whether VAT can be reclaimed and as this varies dependent on the item involved we need to know whether it applies or not.

In respect of theft and malicious damage claims these **must always be reported to the police and a crime number obtained**.