

16. INSURANCE, LIABILITY AND NEGLIGENCE

16.1 University insurance policies and cover

- 16.1.1 Ensuring that appropriate arrangements are in place to cover costs if something goes wrong, including compensation for research subjects, is an important aspect of good research practice.
- 16.1.2 The University holds the policies outlined below to protect itself, staff and 3rd parties (including students, Public Research Partners, and research subjects).
- 16.1.3 The University's Professional Indemnity insurance covers staff (including Public Research Partners) and students against liability for neglect, error or omission committed in good faith relating to research, advice, consultancy or teaching etc, subject to the insurance policy's Limit of Indemnity (but see 16.2.2 and 16.2.4 below). The University is therefore indemnified, up to a certain limit, for an employee undertaking approved research work for the University, provided the employee acts within the scope of her/his employment.
- 16.1.4 The University holds Public Liability cover in case of injury or damage to third parties.
- 16.1.5 The University holds Employer's Liability Insurance to cover staff against physical injury, property damage and/or negligent statements or omissions in the course of their employment.
- 16.1.6 Travel cover for both staff and students (who are under 80 years of age) involved in university work or their studies if travelling abroad. UK travel is also covered if the trip is overnight or involves a flight. Cover for staff and/or students over 80 may be possible to arrange via the UWE Insurance Manager.
- 16.1.7 Motor Insurance to cover the use of UWE vehicles and vehicles hired/leased by UWE. If travelling in a private vehicle the staff member or student should have motor insurance that covers them for business use.
- 16.1.8 For students, cover applies for a student working within the terms and conditions of the programme of study, under appropriate supervision, and where the student complies with Supervisor instructions.

16.2 Specific Exclusions

- 16.2.1 For research partners (including consultants and other organisations) UWE expects them to hold appropriate insurances to protect themselves, staff and third parties (including students and research subjects) against injury, damage and/or negligence claims. The following link provides further information on insurance cover: [Contractors/external providers minimum liability insurance policy](#).
- 16.2.2 The University's insurance policies exclude cover for research involving nuclear waste, nuclear fuel and hazardous properties of any explosive nuclear assembly or nuclear component.
- 16.2.3 In addition, there are restrictions on the cover provided under the University's insurance policy for some research involving aerospace, aviation (including Unmanned Aerial Vehicles [UAVs]/drones), pollution or medical work (including clinical trials). It is imperative that at the Project Approval (PA) stage details of research involving these areas are forwarded well in advance to the Insurance Manager for advice (see also the [UWE Insurance Guide](#) for a summary of the cover available to both staff and students).
- 16.2.4 Deliberate negligent acts or deliberate errors (for example, deliberate inaccuracies in data or publications) are not covered by the University's insurance policy, and any litigation fees and court compensation awards would have to be paid by the University. Within the University's staff conduct policy, serious negligence that causes or might cause unacceptable loss, damage or injury is considered to be a form of gross misconduct and would be likely to lead to formal disciplinary action and possible dismissal (see [Procedure for dealing with matters of Conduct](#)).
- 16.2.5 **Prior to bid submission stage, consideration should be given by the Project Lead (and authorising staff as appropriate) of any travel involved in the project, especially if that travel is overseas. UWE has committed to be carbon neutral by 2030 as part of its Strategy 2030, and eliminating unnecessary travel will contribute to meeting that objective. Secondly, the appropriateness (e.g., economic, moral, degree of risk/danger involved, etc.) of all travel must be considered before sending staff, students or third parties to a destination. If there is to be overseas travel the [international travel process](#) must be followed. If travel to a high or extreme risk destination is involved the Project Lead must email internationaltravel@uwe.ac.uk at least 4 weeks before submission for a decision in principle. It should be noted that it is unlikely that travel to an extreme risk (red) destination will be permitted, and travel to high risk (amber) destinations will need to meet strict eligibility criteria and require the implementation of complex risk controls. The cost of these controls will need to be included in the research bid.**

