Legal & Risk
Education and Awareness

University Insurance and
YOUR ROLE
University insurance and your role

Background: The University

- 27,365* students
- 3,739* staff
- $905M turnover
- $2B property portfolio, including:
  - 4 campuses
  - Approximately 500,000m² across 550 leased and owned buildings
  - 2nd largest property portfolio in SA
  - Planned capital works program ($200m over the next three years)

- Insuring the University’s assets & people is a huge task

* January 2016
University insurance and your role

Background: The University’s Insurance Portfolio

• The University insures its staff, students, property & assets under a large & complex insurance portfolio made up of a number of insurance polices

• These policies insure against risks associated with (among others):
  – staff & student travel
  – research activities
  – accident & injury
  – provision of professional advice
  – participation in clinical trials & human studies
  – use of motor vehicles or marine vessels
  – damage to property, buildings & contents
  – business interruption

• We pay our insurers a premium to accept these risks on our behalf
University insurance and your role

What role do staff play in the context of University insurance?

• Numerous staff, including local area managers, finance staff & admin personnel, play a key role in the context of University insurance

• The role extends to one or more of the following:
  • Involvement in the University’s declaration process
  • Notifiable Event reporting
  • Assistance with Claims
  • Provision of information to staff & students
University insurance and your role

Insurance Declarations

• The **insurance declaration** is a formal, annual declaration to our insurers about what we (the University) do, who we do it with, when, where & how we do it

  **For Example:**
  • *number of staff in an area*
  • *value of high value equipment*
  • *staff travel & the average number of days away*
  • *turnover (research, teaching & consultancy revenue)*
  • *contents of an Arts Collection*
  • *clinical trials being undertaken*
  • *specifics of our motor vehicle fleet*

• Data is collected from all around the University & sent to our insurers in London & Australia who work out what level of risk is attached to the activities & assets we’ve declared, & the subsequent cost of our premium
Insurance Declarations – YOUR ROLE

• If you are a local area manager, finance or admin staff member, or head of school, you may be asked to assist in providing information about your area for inclusion in the Declaration

• If you receive a Declaration Pack, please complete & return it within the required time frame

• Please be as honest & as thorough as possible when filling it out:– our insurers must know our business so they can provide us with a sufficient level of insurance that covers our people, assets & activities
Notifiable Event Reporting

• A Notifiable Event is any incident that could result in a claim made against the University

• It may be a consequence, fact, situation, omission, occurrence, activity or failure to do something

  • *For Example:*
    • Threat of legal action
    • Injury of a member of the public on University grounds
    • Accidental release of toxic vapour in a laboratory
    • Fraud
    • Injury to a student during a clinical trial
    • Vandalism of University equipment
    • Theft of property
    • Exaggeration of a travel claim

• For more information refer to the [Notifiable Event Reporting Guide](#)
University insurance and your role

Notifiable Event Reporting

• Our insurers must be aware of what we do, who we do it with, when, where & how we do it, to ensure all University activities, people & assets are covered under our policy

• If these activities, people or assets change, we have to let our insurers know

• If a notifiable event is not reported, there can be serious, long-lasting & expensive consequences (including but not limited to):
  • The University may be under-insured or not insured for a specific activity
  • A future claim may be denied
  • The University (or a specific branch or school) may be forced to wear the loss
Notifiable Event Reporting – YOUR ROLE

• You must report notifiable events to the insurance team as & when they happen - whether you are asked to or not

• Report during the insurance declaration process

• Report them throughout the year as events occur, or look likely to occur: - If you don’t know whether an event has already been reported, report it anyway

• Report again when the circumstances of a previously reported notifiable event change

• Reports can be made in person, by phone or via email to:

  Email: helpdesklegal@adelaide.edu.au
  Phone: 08 8313 4539
Insurance Information Available

• Numerous documents, guides, contact details & other useful information can be found in the **INSURANCE** section of the Legal & Risk website

• Travel insurance information
  • Student Travel Guide
  • Staff Travel Guide
  • Private Travel Guide

• Motor Vehicle Drivers Claim Procedure
• Student Placement Guides
• Human Studies Guides
• Personal Accident Guide
• Notifiable Event Reporting Guide
• **Frequently Asked Questions** for staff & students
Insurance Information Available

Insurance Policy Guides

- Staff Travel Insurance
- Student Travel Insurance
- Work Experience and Community Placement
- Clinical Placement
- Veterinary Students Extra Mural Studies Placement
- Notifiable Event Reporting
- Motor Vehicle Claim Procedure
- Clinical Trials & Human Studies
- Contracts & Agreements
University insurance and your role

Insurance Information – YOUR ROLE

• If staff or students contact you with an insurance inquiry, please direct them to the Legal & Risk website www.adelaide.edu.au/legalandrisk/

Always seek advice from the insurance team if you are unsure about:

• the level of insurance you are covered for while undertaking a specific University activity

• whether you need to make a claim

• whether a particular matter should be disclosed as a notifiable event

• whether a notifiable event has occurred or is likely to occur

If you require assistance please contact the Legal & Risk Branch
– Email: helpdesklegal@adelaide.edu.au
– Phone: (08) 8313 4539