

2022 INSURANCE POLICIES FOR GENERAL DISTRIBUTION

Policy Name	Insured Party	Insurer / Policy Number	Claims Type*	Description of Policy Coverage	Limit of Policy Cover**
Aviation Hull & Liability	The University of Adelaide	HDI Global Specialty SE Precision Autonomy Pty Ltd, Melbourne No. AU-PA-001353	Occurrence Based	Provides cover for Remotely Piloted Aircraft (RPAs) / Unmanned Aerial Vehicle (UAV) hull damage & legal liability for bodily injury and/or property damage for aircraft listed on the policy schedule	Cover limited to Australia Loss and damage to aircraft listed on the policy schedule Legal liability to third parties \$10m unless on ground risk
Clinical Trials <i>(refer Liability - Public and Products - Primary and Human Clinical Trials)</i>	The University of Adelaide	Lloyd's of London syndicate, Newline Underwriting Management Limited, London No: B1262 F10732421	Claims made	This policy covers all clinical trials which includes invasive, non-invasive and phlebotomy and human studies, such as psychology surveys It provides cover for personal injury, sickness, disease or death suffered by a research subject resulting from participating in approved trials	\$10m any one claim and in aggregate
Contract Works, Material Damage	The University of Adelaide and all subsidiary and related parties and various additional insured (Controlled & Affiliate Entities) including contractors and sub-contractors declared for each contract	Allianz Australia Limited No. 99-0009441-CMD	Occurrence Based	Physical loss damage or destruction to all permanent and/or temporary works, site buildings, materials and supplies including while in storage or in transit Contracts > \$15m need to be declared to Insurers prior to commencement otherwise no policy protection will be extended to them	\$15m any one contract with some applicable sub limits and subject to these limitations: - maximum of 24 months construction period - maximum of 24 months defects liability period
Contract Works, Third Party Legal Liability	The University of Adelaide and all subsidiary and related parties	Lloyd's of London syndicate, Newline Underwriting Management Limited, London No: B1262 F10732421	Occurrence Based	Builders, contractors and sub-contractors must take out their own Contracts Works Liability insurance as per contract with University and ensure University of Adelaide is named therein. The University has Difference in Conditions cover to \$20m should the Builders etc policy not respond. Cover provided includes property damage and/or bodily injury caused to a third party arising out of the contract works	\$10m any one occurrence for Public Liability \$10m in aggregate for Products and Pollution Liability
Corporate Travel	Staff, undergraduates, and postgraduate students, and all other persons who are authorised by the University to travel for and behalf of the University	AIG Australia Ltd, Melbourne No: 2300110171	Occurrence Based	Loss while travelling anywhere in the world for accidental death or injury, sickness benefits, medical and related expenses, baggage, electronic equipment and money, missed transport connections and political evacuation, to name a few. Provides cover for up to 180 days for staff and students and up to 365 days for PhD students; this includes a component of private travel for up to 28 days providing it does not exceed 50% of the total travel time. Cover beyond these days need to arrange Top-Up cover through Marsh. Cover beyond 365 days will transfer to the Expat Policy. Both Top-Up & Expat insurance need to be taken out <i>prior to travelling/leaving Australia</i> .	The nature and type of cover are detailed in individual cover summaries available at https://www.adelaide.edu.au/legalandrisk/insurance/travel-insurance Exclusion applies to COVID-19 related claims
Crime Fidelity Insurance	The University of Adelaide and all subsidiary and related parties and other insured as defined	AIG Australia Ltd, Melbourne No: AU000260GC	Claims made	Includes funds theft, fidelity guarantee, third party crime, electronic and computer crime, criminal damage to property and erroneous funds transfer	\$5m any one loss but with some specified sub-limits
Cyber Risk	The University of Adelaide and all subsidiary and related parties and other insured as defined	AIG Australia Ltd, Melbourne No: 0300017622	Claims made	Provides protection for Personal & Corporate Data Liability, Outsourcing Liability, Data Security Liability, Defence Costs, Data Admin Fines and Investigation Costs, Electronic Data, Forensic Services, Reputational Protection Media Content Liability, Cyber Extortion and Network Interruption	\$10m any one loss and in aggregate
Expatriate Medical and Emergency Evacuation Expenses Insurance	Expatriate Staff of the University of Adelaide (individual, couple or family) as declared from time to time	AIG Australia Ltd, Melbourne No. 2300110173	Occurrence Based	Provides medical expenses and emergency evacuation cover for staff employed to work overseas. The policy operates 24 hours per day, 365 days per year. Expat insurance needs to be taken out prior to travelling/leaving Australia.	Medical and additional expenses limited to \$1m Emergency Evacuation expenses limited to \$500k
Group Personal Accident	University volunteers Undergraduate and postgraduate students (full & part-time) Students undertaking work experience Financial members of Adelaide University Sports and Fitness Employees covered under University Enterprise Bargaining Agreement for Journey Accident, extended to include employees of Martindale Holdings Pty Ltd	AIG Australia Ltd, Melbourne No. 2300110172	Occurrence Based	Provides death and disability benefits for, and non-Medicare medical expenses incurred as a result of suffering personal bodily injury from an accident during the course of University activities, or travel to and from such activities 24 hour coverage while on University business	Multiple lump sum and weekly benefits as outlined in policy typically to a value commencing at \$100k per person and reducing based on severity Limited to \$4m in the aggregate any one period of insurance Non-Medicare medical expenses limited to \$5k Age limit of 75 years applies except for volunteers which is 85 years
Industrial Special Risks - Property and Business Interruption	The University of Adelaide, its controlled and associated entities and businesses	FM Global - Factory Mutual Insurance Company, Melbourne No. 1093647	Occurrence Based	Any physical loss, destruction or damage to University and personal property and all consequential loss resulting from interruption to business caused by loss or damage to any building or property of the insured	Maximum limit any one loss \$1.5bn Sublimits apply as per policy to various perils insured, i.e. theft, accidental damage, research
Marine Cargo - Goods in Transit	The University of Adelaide and all subsidiary and related parties as declared	QBE Insurance (Australia) Ltd, Adelaide No: M8M019359CAN	Occurrence Based	Accidental loss of, or damage to University goods and/or merchandise transported anywhere in the world whether by vessel, aircraft, vehicles and other road and rail transport, including postal services Other specific risks are included from time to time and invoiced separately The University's preference is that plant and equipment being brought in or transferred here from somewhere else should be at the risk of the vendor or supplier	\$500k any one vessel and/or aircraft and/or conveyance and/or sending and/or bottom and/or location
Marine Hull and Liability	The University of Adelaide and all subsidiary and related parties as declared	QBE Insurance (Australia) Ltd, Adelaide No: M8M005916CMH	Occurrence Based	This policy covers loss and/or damage to all declared vessels, Cover for: 1. Own vessel damage - cover for loss or damage to the insured's vessel; 2. Protection & Indemnity (Third Party Liability) - cover where the insured is legally liable to pay compensation resulting from and accident arising out of the use of the insured's vessel	1. Own vessel damage - Sum Insured shown in schedule (Agreed Value) 2. Protection & Indemnity - \$10m any one loss or occurrence in the aggregate
Medical Malpractice	The University of Adelaide and others as declared	Lead - QBE Syndicates at Lloyd's of London & others No: B1262 F11227821	Claims made	Medical malpractice legal liability to third parties Covers sums which the insured may become legally liable to pay as damages arising out of any bodily injury, mental injury, illness, disease or death of any patient caused by any negligent act, error or omission committed in the conduct of the insured's business	\$20m any one occurrence and \$40m in aggregate for claims first made during the period of insurance
Motor Vehicle Fleet	The University of Adelaide and all subsidiary and related parties	AAI Limited t/as Vero Insurance, Melbourne No: MSL009390151	Occurrence Based	Section 1 - This policy covers loss of or damage to vehicles as declared at the inception of the policy period and includes unregistered vehicles (Section 1 Only) Additional vehicles are automatically covered without notification to the Insurer but note that non-standard accessories, modifications etc must be declared to the Insurer. Section 2 - Legal Liability (Personal Injury and Property Damage) Note - Liability for Unregistered vehicles is covered under Public Liability Policy	1. Own vehicle damage - Market Value or Sum Insured whichever is the lesser 2. Third party property damage - \$50m any one Accident or series of Accidents arising out of the one event
Professional Indemnity	The University of Adelaide, its controlled and associated entities and businesses	Lloyd's of London No: B1262 F10732221	Claims made	Liability for professional negligence - covering the insured against all damages and costs as a result of any claim arising out of any negligent act, error, or omission of the insured in the conduct of the insured's professional business including incidental breach of intellectual property	\$20m any one occurrence and \$40m in the aggregate, but with a sub-limit of bodily injury and property damage of \$5m in the aggregate if US exposure
Public and Products Liability Primary <i>(and Human Clinical Trials)</i> <i>(refer Clinical Trials)</i>	The University of Adelaide and all subsidiary and related parties as defined	Lloyd's of London Syndicate - Newline Underwriting Management Limited, London No: B1262 F10732421	Occurrence Based	Liability to pay damages for bodily injury and/or property damage arising out of the business of the University	\$10m any one occurrence, unlimited in the aggregate regarding the Public Liability and in the aggregate regarding Products Liability \$500k Care custody & control, includes Veterinarians
Public and Products Liability Umbrella	The University of Adelaide, its controlled and associated entities and businesses	AXA XL Insurance Company SE No. AU00007333L121A	Occurrence Based	Legal Liability for bodily injury and/or property damage arising out of the business of the University	\$40m any one occurrence, unlimited in the aggregate regarding Public Liability and in the aggregate regarding Products Liability.
Public and Products Liability Excess (1)	The University of Adelaide, its controlled and associated entities and businesses	AAI Limited t/as Vero Insurance No. LCX022779178	Occurrence Based	Legal Liability for bodily injury and/or property damage arising out of the business of the University	\$90m any one occurrence, unlimited in the aggregate regarding Public Liability and in the aggregate regarding Products Liability
Public and Products Liability Excess (2)	The University of Adelaide, its controlled and associated entities and businesses	Lloyd's of London syndicate - Newline Underwriting Management Limited, London No: B1262 F10732420	Occurrence Based	Legal Liability for bodily injury and/or property damage arising out of the business of the University	\$10m any one occurrence, unlimited in the aggregate regarding Public Liability and in the aggregate regarding Products Liability
Public and Products Liability Third Parties	Contract Lecturers, and Hirers of University facilities and Contractors as declared	AXA XL Insurance Company SE No: AU00007334L121A	Occurrence Based	Legal Liability for bodily injury and/or property damage arising out of the business of the University Covers Contract Lecturers (A), Hirers (B), & Contractors of the University (C)	\$10m any one occurrence, unlimited in aggregate regarding Public Liability and in the aggregate regarding Products Liability
Workers Compensation - Excess of Loss (South Australia)	The University of Adelaide	Liberty Mutual Insurance Company Australia Branch t/as Liberty Special Markets No: 466366	Occurrence Based	Covers the insured's legal liability as an employer to pay compensation to workers in accordance with the Workers Compensation legislation or at common law for negligence due to an injury to a worker in the course of employment in the business	Unlimited - all sums which the insured is liable to pay as an approved Workers Compensation self-insurer in South Australia
Workers Compensation - Australian Capital Territory	The University of Adelaide	AAI Limited t/as GIO, Melbourne No: WCA005033428	Occurrence Based	Covers the insured's legal liability as an employer to pay compensation to workers in accordance with the Workers Compensation legislation in ACT	Losses for Workers Compensation payment in the ACT
Workers Compensation - Northern Territory	The University of Adelaide	AAI Limited t/as GIO, Melbourne No: WCD005033381	Occurrence Based	Covers the insured's legal liability as an employer to pay compensation to workers in accordance with the Workers Compensation legislation in NT	Losses for Workers Compensation payment in the NT
Workers Compensation - Tasmania	The University of Adelaide	AAI Limited t/as GIO, Melbourne No: WCT005033436	Occurrence Based	Covers the insured's legal liability as an employer to pay compensation to workers in accordance with the Workers Compensation legislation in TAS	Losses for Workers Compensation payment in the TAS
Workers Compensation - Western Australia	The University of Adelaide	AAI Limited t/as GIO, Melbourne No: WCV005033401	Occurrence Based	Covers the insured's legal liability as an employer to pay compensation to workers in accordance with the Workers Compensation legislation in WA	Losses for Workers Compensation payment in the WA

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For assistance, contact the Insurance Office in the Legal and Risk Branch
on +61 8 8313 4539 or by email helpdesklegal@adelaide.edu.au

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EXPLANATORY NOTES

*Policy Type

Claims Made: This Policy is a "Claims Made" Policy which means that claims or incidents must be notified to the insurer during the Policy Period – that is the calendar year the incident/event occurs in. Failure to notify in that calendar year may result in the University being refused insurance coverage. All claims and incidents should be reported to L&R as soon as they occur to ensure they are covered.
Occurrence Based: This Policy is an "Occurrence Based" Policy. For some incidents/events, it may be some time later before a claim is made. Those claims may be made after the current policy year (calendar year). In that instance, these claims will be managed in accordance with the policy terms and conditions as they were in the period (or year) that the incident/event occurred in.

***Insurance Guides

For more details about the nature & type of cover refer to the Insurance guides on the Legal & Risk website: <http://www.adelaide.edu.au/legalandrisk/insurance/>

General instructions

All loss or damages, other than Travel and Motor Vehicle (refer below) must, irrespective of their size or value, be notified immediately to the Insurance Office in the Legal & Risk Branch (L&R) on +61 8 8313 4539 or by email helpdesklegal@adelaide.edu.au
 All claims made against the University by other parties, and all occurrences and events ("incidents") which might result in other parties claiming against the University, must also be notified immediately to L&R.

Failure to notify immediately may result in the University being refused insurance coverage. If cover is refused, any associated costs will be the responsibility of the local area (e.g. a School, Branch, Institute or Entity).

Record all details and retain evidence for all claims and incidents (note: all evidence (including photographs) needs to be date stamped, named and described). Follow L&R instructions to obtain additional reports or forms required by the insurers to support the claim.

Forward copies of any demand letters, written threats or legal action to L&R.

Do not admit liability for any claim or incident.

Policy coverage

Approval of a claim will depend on whether the conditions of the insurance policy have been met. Policy coverage may be refused if the claim falls within exclusions described in the policy. The Insurance Office in the Legal & Risk Branch can advise on policy coverage.

Travel instructions

Emergencies: Use the AIG Travel Guard Assistance phone number +60 3 2772 5642 to seek assistance. In the event of an emergency, we recommend that you also email Legal & Risk Branch at helpdesklegal@adelaide.edu.au or call Legal & Risk Branch on +61 8 8313 4539.

Claims: Download the Travel Claim Form from <https://www.adelaide.edu.au/legalandrisk/insurance/travel/#claims>. Once completed, email the form with supporting documentation to AIG at aubrokerclaims@aig.com

Motor vehicle accident - instructions

As a result, insurance premiums are typically cheaper when they involve higher deductibles.

An insured who agrees to pay a deductible is accepting part of the loss and, because of this, has a greater incentive to take steps to mitigate or reduce the risk of that loss occurring again.

University Position on Deductible

The University accepts deductibles across all of its insurance policies: the deductible amounts vary from policy to policy.

The amount of deductible is influenced risk appetite, external/third party requirements (particularly regarding financial capacity) and market conditions.

The quantum of deductibles are variable.

University Position on Payment of Deductible

The University will pay the policy deductible, regardless of size, for all claims excluding travel, motor vehicle, personal accident and marine insurance.

Based on an assessment of the relevant factors listed below, the University may subsequently allocate some or all of the cost of the deductible to a Local Area (e.g. a School, Branch, Institute or Entity).

In the event of a travel, motor vehicle, personal accident or marine claim, the deductible/excess is the responsibility of the Local Area or individual (for motor vehicles).

University Allocation of Deductible Cost to Local Areas

The University will determine, **on a case by case basis**, what contribution a Local Area must pay based on an objective assessment of the following relevant factors.

The Local Area's:

- culpability for loss; e.g. negligent or reckless conduct
- approach to mitigation of the loss suffered
- cooperation and responsiveness in notification and handling of claims
- claims history: persistent or repeated departures from best practice
- accountability for risk management and risk minimisation