

College Insurance - FAQ s

Welcome to the Insurance pages on the Finance Office website. Employers Liability, Motor, Property Damage, Public Liability, Professional Indemnity, Travel and all other insurance policies are arranged by this Office.

These pages summarise the insurance cover in place and provide guidelines on how to make a claim. All policies are valid until 31st March annually.

The College website displays insurance material including FAQ documents at this location:

<https://www.mic.ul.ie/about-mic/college-services/finance-office?index=3>

Should you have any question regarding insurance, require certificates, letters of indemnity or simply cannot find a link relevant to your query, please contact the relevant personnel as listed at the end of this document.

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Property Damage & Business Interruption

Introduction

All College property (both buildings and contents) are insured against a range of risks; primarily fire, lightning, explosion, storm, flood, impact, riot, malicious damage, subsidence, accidental damage and theft. This includes items leased, hired or loaned to the College or for use on College business (whilst located or operated in any premises in Ireland owned, occupied or used by the College). If your Dept acquires a particularly expensive new piece of equipment (over €20,000) on lease, hire or loan please inform Michael Keane, VPAF advising make, model, serial no. & replacement value before the item is delivered to Campus.

FAQ's (frequently asked questions):

1. What is the basis of settlement for loss of or damage to contents?

The policy provides for replacement contents, equipment or machinery to be acquired at full reinstatement value as new. Such replacements must be of a similar nature, style and model to the item that was lost, damaged or stolen.

2. What about the personal belongings of staff or students?

The College cannot provide insurance for personal belongings that are on campus, whether or not they are used for work purposes. It is assumed that the College provides you with all the equipment and material that you require to carry out your work. Accordingly, owners of personal property bring their possessions to the campus at their own risk. If insurance cover is necessary, it should be arranged by the individual him/herself (normally under their Personal or Home Insurance Policy).

When a College staff member is travelling overseas on College business, the College procures cover for personal effects, for the duration of the trip.

3. What are the main exclusions under the Policy?

A number of standard exclusions apply, including but not limited to:

- wear, tear and gradual deterioration
- faulty or defective design, materials or workmanship
- loss of property left unattended, in the open or from an unlocked vehicle
- losses which are not attributable to a specific occurrence or event

There is a time constraint (i.e. a limit on the time within which our Insurers must be made aware of a loss) accordingly, it is crucial to notify Michael Keane of Mary Immaculate College immediately you become aware of a loss or damage occurring.

4. What is the excess on this policy?

€2,500 each and every claim.

This amount is the responsibility of the College/Department itself and cannot be met centrally.

5. Why is the excess on this policy so high?

The excess is not that high when considered in the context of the overall College property portfolio and values. Ultimately, the level of excess chosen is a balance between cover and the affordability of same.

6. What should I do if my loss is less than the excess?

If your loss is less than the policy excess, the policy will not have any involvement in the reimbursement of your loss.

7. Is my car covered under this policy whilst parked in any of the 'College's car parks?

No, your car is parked at your own risk.

8. Is equipment insured when it is removed off campus?

If you intend to remove a piece of equipment from College premises, please inform your Head of Dept/Unit to ensure the appropriate cover is in place.

9. What about goods and equipment in transit?

The property policy has an extension which covers Insured Property whilst temporarily removed from the premises and / or whilst in transit.

The sum insured is €100,000 any one claim.

Please note that cover for theft will not apply if the property is left unattended unless it is kept in a locked room, locked boot of a car, or hidden from plain sight in the back of a locked van.

Policy excess of €2,500 each & every claim applies to this extension.

Checking:

When signing for deliveries to the College, please ensure that goods are checked prior to signing delivery dockets. In the event that it is not possible to check for quality or quantity, please sign for goods as "unchecked" or "subject to detailed check on opening/inspection".

10. What about Computers?

All computers and ancillary equipment such as printers, scanners, modems, keyboards and the like, are covered by the Property Damage and Business Interruption Policy.

Please note that laptops are particularly vulnerable to loss, theft or damage. Those who are provided with such equipment should exercise great care to protect the property and ensure that it is kept always in a safe secure place.

11. What about new items of machinery or equipment?

Our insurance cover is adequate to cover all normal purchases completed throughout the year without the need to update the College's Insurers. However, if your Dept purchases a particularly expensive new piece of equipment (say over € 20,000) you should inform Michael Keane, VPAF advising make, model, serial no. & replacement value – the purchase invoice will usually contain all the relevant information.

12. What action should be taken when an accident or loss occurs or what should I do if I need to make a claim?

You should contact the parties listed at end of this document. Also refer to the link entitled "Claim Procedure & Advice".

13. Special Note regarding Incidence of Theft

Theft of equipment, cash and mobile phones are the most common forms of theft.

The expectation in most cases is that the loss is recoverable from our insurance. However, our existing insurance policy has an excess of €2,500. In other words, the first €2,500 will be excluded from each and every claim and claims can be made only in the event of forcible entry to the premises. Items left in unlocked rooms, on desks, etc., which are taken, **are not covered by the policy.**

14. All staff are reminded

- i. all valuables should be kept in a secure location
- ii. rooms containing valuables or equipment should not be left unlocked or unattended
- iii. losses which are not incurred as a result of forcible entry are not covered under insurance
- iv. the first €2,500 of each and every claim will be excluded and claims can only be made if theft is as a result of a break-in

It is essential that all losses are reported to Michael Keane, VPAF (or Prof Gary O'Brien, VPGS) and the Gardaí.

Employers Liability

Introduction

Employer's Liability Insurance indemnifies the 'College against damages and costs awarded to an employee, where legal liability of the College has been established for any injury, disease, sickness or fatality arising out of, or in the course of employment by the College. For legal liability to be established, omission, negligence or breach of statutory duty of some kind must be proved.

FAQ's (frequently asked questions):

1. What is the excess on this policy?

€0 each and every claim

2. Who is covered?

The legal liability of Mary Immaculate College.

3. Who is defined as an employee?

Any person under a contract of services or apprenticeship to the College.

Any person hired or borrowed by the College.

Any persons undertaking study or work experience with the College.

Any labour master or labour only subcontractor or persons supplied by them.

Any self-employed person working for or under the supervision of the College in connection with the activity stated in the policy schedule.

Any volunteer approved and/or authorised by the College.

4. What about visitors to a Dept/visiting researchers?

The College's Employers Liability insurance will not cover legal liability for death, injury or damage to those who are not employees (as defined) of the College. This potential liability is covered-by the College under a Public Liability policy (see Public Liability)

5. Does cover extend to include work experience students while on placement with the College?

Yes. Please refer to the link entitled "[Guidelines for Students on Work Placement.](#)"

6. What about employees of other organisations coming to work in Mary Immaculate College for a time?

Any liability which may attach to Mary Immaculate College, arising from the injury, death or disease of such persons will typically fall for consideration under the College's Public Liability policy.

7. What is the limit of indemnity under this policy?

€30,000,000 any one accident

8. When engaging outside firms or service providers, what level of Employer's Liability indemnity limit should be requested?

The minimum level of cover generally available in the Employers Liability Insurance market is €13m. No lesser sums should be accepted. Written evidence of the service providers insurances should be requested with indemnity to Mary Immaculate College noted thereon and submitted through the VPAF's office to our insurance advisors for vetting prior to their commencing work on Campus

9. Contact Details

For further information or assistance, please contact Michael Keane, VPAF of Mary Immaculate College – details at end of document.

Public & Products Liability

Introduction

Public Liability Insurance indemnifies the College against damages and costs where legal liability for injury to third parties or damage to their property has been established, arising out of the College's activities, for legal liability to be established, omission or negligence of some kind must be proved.

FAQ's (frequently asked questions):

1. What is the excess on this policy?

€0 each and every claim

2. Who is covered?

The legal liability of the College. The cover encompasses all authorised College Bodies including affiliated Clubs & Societies and the College's Campus Companies, once these are notified in writing to Michael Keane, VPAF and are accepted by the College Insurers. **Students Union events and activities are referred to their own independent Public Liability insurance covers.**

3. Who or what constitutes a "Third Party"?

A third-party is any individual or entity (e.g. a company, a partnership or a limited liability company) who is not an employee of the College (this includes students, visitors, service providers, customers, etc).

4. What about employees of other organisations coming to work in Mary Immaculate College for a period?

Once a "master/servant" relationship does not exist, the College's legal liability to pay compensation to such persons for injury they receive, or loss/damage they incur to their property, will be assessed for cover under the Public Liability policy. If such a relationship does exist, the claim would fall to be borne under the College's Employers Liability policy **subject to a legal liability being established.**

5. Does cover extend to include work experience students?

Yes, please refer to the link entitled "[Guidelines for Students on Work Placement](#)".

6. What about visiting Academic Professionals?

Academics who are visiting the College would normally be covered by their own employer.

The College's potential legal liability for injury, disease or death, suffered by such persons would be covered under either the College's Employers Liability or Public Liability policies (dependent on whether or not the person is an 'employee' or a 'third party' when the accident/injury occurs).

Employees of other organisations or academic professional attending on Campus to undertake work for MIC for extended periods should be referred to the H&S Officer prior to commencement to receive appropriate induction training to ensure familiarity with Campus services and facilities.

7. What action should I take when asked to undertake to ‘indemnify’ other parties, or provide evidence of Public Liability insurance to other parties?

Our Public Liability policy does not cover responsibilities or liabilities written into a contract or an agreement, or implied in an exchange of letters or other communications. In general, all Public Liability policies exclude liability assumed by agreement unless such liability would have attached notwithstanding such agreement. Any formal contract or agreement should be referred to the Finance Office for the legal and insurance implications to be checked. See contact details at end of document.

Similarly the College’s personnel should never accept, either verbally or in writing, any document, wording or agreement, which waives the College's right to pursue claims itself against other parties, where a loss or mishap occurs.

Should you require evidence of this or any other cover, please contact Michael Keane for the relevant advice or paperwork.

8. What is the Limit of Indemnity under this policy?

€30,000,000 any one accident

9. What insurance is required of outside organisations, individuals or companies who wish to use the College's premises or facilities?

Evidence of their Employers Liability (if relevant) and Public Liability insurance cover, for the duration of their presence on site should be provided in advance. The following is an outline of the evidence required:

- A signed statement/certificate of cover from their Insurer
- Certificate of cover to include the entity Name, Address, Business Description & Policy No.
- Amount of the full limit of indemnity should be stated. The indemnity limits should be not less than €13m for Employers Liability and €6.5m for Public Liability
- Specific indemnity should be made to Mary Immaculate College against any claim arising out of the presence of the relevant organisation on campus
- Renewal date of the policy and any specific exclusions or restrictions under its cover, relevant to their presence at Mary Immaculate College should be confirmed

Written evidence of the outside organisation’s insurances should be submitted through the VPAF’s office to the College’s insurance advisors for vetting prior to their accessing services on Campus.

The outside organisations insurance certificate should be submitted

In addition, the organisation, individual or company should be informed that the College accepts no responsibility for loss of or damage to their property whilst on campus, unless specific arrangements are made with the College to the contrary. Any such arrangements must be notified well in advance to Michael Keane, VPAF to ensure that the insurance and legal implications may be checked.

10. What are the procedures for organising Conferences or Exhibitions?

Please refer to paragraph 9 above; the following comments are also relevant:

Notwithstanding that the insurances arranged by the College are very broad in scope, special consideration does need to be given to areas of potentially high risk such as exhibitions of paintings, artefacts and the like. Generally speaking, items are lent to the College on the clear understanding that we accept full responsibility for all loss or damage howsoever caused on a "nail to nail" basis. In other words, we are responsible from the moment it leaves the possession of the owner until its eventual safe return.

We need to ensure that all necessary insurances are in place to cover the various exposures and plenty of advance notice to Mary Immaculate College is therefore, essential. Notice of intended exhibitions should be accompanied by full particulars. The list outlined below may also be of some assistance in identifying issues that need to be considered when setting about organising such an exhibition, however, if you are unsure, please contact Michael Keane, VPAF. **Please note cover for items loaned or gifted to the College should not be confirmed to the property owner until authorised by the College insurance advisors through the VPAF's office.**

11. What if Mary Immaculate College is organising a conference/exhibition?

If Mary Immaculate College is organising a conference/exhibition it must provide the following information:

- Identity of organisers
- General description of exhibition
- Period of exhibition
- Date from which items are at the risk of the College
- Date when all items will be returned to their owners

An **Event Management Plan** should be drafted in conjunction with the College H&S Officer, Caroline Duffy, detailing risk audits, crowd & traffic management, supervision, security, first aid etc and submitted with the above.

12. Contact Details

For further information or assistance, please contact Michael Keane, VPAF.

Professional Indemnity

Introduction

Covers claims arising from a negligent act, error or omission in the course of professional service, provided for a fee.

FAQ's (frequently asked questions):

1. What is the excess on this policy?

€1,500 each & every claim.

The same act, error or omission or a series of acts, errors or omissions consequent upon or attributable to the same original cause or source will be regarded as one claim.

2. Who is covered?

Policy will indemnify the Insured in respect of all sums which the Insured shall become legally liable to pay as compensation occasioned by any negligent act, error or omission committed or alleged to have been committed by the Insured's employees in the course of their duties on behalf of the Insured during the currency of this policy.

3. What is the Limit of Indemnity under this policy?

€6,500,000 any one claim and all claims made during the period of insurance.

The same act, error or omission or a series of acts, errors or omissions consequent upon or attributable to the same original cause or source will be regarded as one claim.

4. Definition of Insured?

The following will be indemnified in like manner to the Insured in respect of claims arising out of the conduct of the Insured's professional business activities provided that each shall as though they were the Insured observe and be subject to the terms of this Policy so far as they can apply:

- a) Any Employee including any seconded Employee whilst acting on behalf of the Insured;
- b) Individual members of the Insured academic staff undertaking private work (excluding medical or surgical work on humans) **with the express written permission of the Insured** and **with** declaration of fees (if any) for such work to the Insurer provided that the limit of the indemnity **shall not exceed the above Policy limit;**
- c) Any officer or appointed representative whilst acting for and on behalf of the Students Union including the Students Union itself;
- d) Professors on the lecture circuit or exchange programmes while acting on behalf of the Insured;
- e) At the Insured's request any student or external examiner in respect of work carried out with the permission of the Insured's Governing Body and where fees or grants for such work if any are declared to the Insurer;
- f) Registered students (undergraduate & postgraduate) of the College while undertaking research work as part of their recognised studies where the research project has been authorised and approved in advance by the College;

Motor

1. What cover applies when a staff member uses his/her own car on College business?

Staff are responsible for their own motor insurance. They are not covered by the Mary Immaculate College Motor Policy when using their own vehicle. Staff travelling on the business of Mary Immaculate College should ensure that they have **included** 'occasional business use' as part of their policy **with their own Motor insurance provider**.

2. What cover applies when a student uses his/her own car on College business?

Students are responsible for their own motor insurance. They are not covered by the Mary Immaculate College Motor Policy when using their own vehicle.

Business Travel

Introduction

The College has arranged travel insurance for staff who travel outside the Republic of Ireland on College business.

See Travel Insurance section: **maximum duration any one trip is 10 days – the trip duration can be extended as required on request through the Finance Office**

Students on Erasmus or work placement abroad are not covered by the Travel policy.

This cover does not apply to those on leave of absence - such individuals must arrange their own insurance cover for the period of their leave.

FAQ's (frequently asked questions):

1. What is the excess on this policy?

€250 each and every claim

2. What are the main headings under this insurance policy?

The principal sections which are operative under the College's policy are as follows:

- Medical & Emergency Expenses – Unlimited
- Cancellation & Curtailment - €15,000 limit
- Baggage & Personal Effects - €15,000 limit
- Business Equipment - €3,000 limit
- Personal Money - €7,500 limit
- Personal Accident – Capital Benefits €50,000 limit
- Personal Liability - €7,500,000

3. What are the Policy Limits?

- i. Medical & Emergency Travel Expenses: medical and travel expenses (not otherwise recoverable) incurred as the direct result of falling ill or sustaining accidental bodily injury during the course of their journey abroad. It is important to note that the policy does not cover claims arising out of pre-existing health conditions. Cover is unlimited
- ii. Cancellation & Curtailment: if you are forced to cancel or curtail your journey as a result of any cause outside your control, deposits, advance payments and other charges for transport and accommodation, not otherwise refundable, will be reimbursed either in full or up to a limit of €15,000.
- iii. Baggage/Personal Effects; insured up to a maximum of €15,000. Single item limit item €3,000, unless the insured person bears the first 25% of any amount in excess of €3,000.
- iv. Business Equipment: limit €3,000. No cover applies where portable equipment is left unattended or unsecured
- v. Personal Money: insured up to a maximum of €7,500. Losses must be reported to the police within 24 hours of discovery of the loss and you must obtain a written police report
- vi. Personal Accident: cover provides specified benefits for death, loss of eyes or limbs, temporary and permanent total disablement. There is an accumulation limit under this section of policy in respect of any one flight or accident of €25,000,000
- vii. Personal Liability: the legal liability of a member of staff, as a result of accidental bodily injury or illness caused to any person or accidental loss of, or damage to, the property of any person is covered up to a limit of €7,500,000

Note

In relation to the Travel section of policy - exclusion wording is "an insured person travelling or intending to travel against the advice of a medical practitioner or for the purpose of obtaining treatment. Under the Personal Accident section of policy – exclusion wording is "sickness or disease (not resulting from accidental bodily injury) or any naturally occurring condition or degenerative process which is known to an insured person and their general practitioner".

The above information gives a summary of cover. This policy has a range of excesses and exceptions built in – please request clarifications as required. **Please note the Policy limitations and restrictions under the "Infectious Diseases Endorsement" - see wording in a separate FAQ document.**

4. I am due to travel abroad on College business - what do I need to bring with me?

You should carry a copy of the College's travel insurance certificate for College employees with your travel documentation - you can get a copy of this on the College website here:

<https://www.mic.ul.ie/about-mic/college-services/finance-office?index=3> or by contacting the below named at end of document.

5. What about the E111 form?

The E111 form was replaced by the EHIC – the European Health Insurance Card allows the holder to access services when travelling to or on a trip in another EU or EEA country. With this card your

medical expenses will be taken care of by social security in accordance with the country's health benefit schedule.

Further information and an application form are available from: <http://www.ehic.ie/>

It is recommended you to carry the EHIC if travelling to Europe

What should I do if I need to make a claim?

You should contact Michael Keane, VPAF who will provide you with the relevant advice, assistance and issue a claim form, if required. **Ensure you retain all receipts for any emergency items replaced locally and all medical receipts.**

In the event of theft, the local police should be notified and a statement obtained from them (in writing and translated to English) that the matter is noted and will be investigated.

6. If my spouse accompanies me on this business trip, are they covered by this policy?

Yes, spouses and partners accompanying are included.

7. What covers applies in respect of cancellation/curtailment of travel arrangements under this policy?

See 3(ii) above. €15,000 limit.

8. Are conference fees covered?

Conference fees are not recoverable under the Travel Policy.

9. What about tax?

It is important for you to note that the tax element of your flight is fully recoverable from your travel agent or the airline you were scheduled to travel with.

10. If I am pregnant, am I covered by this policy to travel abroad on College business?

Yes, provided you are not travelling against the advice of a medical practitioner.

11. If my bag/wallet is stolen abroad, what should do?

You should report it to the police immediately and get written evidence, a police report in English if possible, to support your claim.

12. What about medical emergencies?

Research has shown that over half of all employees don't know who to contact in an emergency when travelling on business. In fact, the first person that someone will call is their partner at home. In the event of a medical emergency abroad, you must contact American International Group's (AIG) 24-hour emergency service, AIG Assistance, quoting our travel policy number which is: HGT 66756

Procedures in the event of a medical emergency abroad:

Contact AIG's Emergency Assistance Telephone: +44 208 762 8514 / + 44 1273 747 625

Provide the following:

1. Your Name & Location
2. Your medical emergency – condition, symptom or query
3. Quote the AIG Policy Number - HGT 66756 – *and tell the operator you are travelling under MIC's Group Business Travel Policy
4. Your contact number & email address

*The Operator will provide you with a Claim Reference No – please keep a record of this Claim Reference as all receipts and expenses must be submitted for assessment through this channel.

If you require assistance contact MIC Finance Office

The medical emergency service must always be contacted in the event of hospitalisation. The medical emergency service must not be used for general enquiries or requesting claim forms.

Lifeline Plus includes valuable additional services by visiting: www.mylifeline.ie and include:-

- Health-line Plus – health benefits and access to a medical second opinion.
- Concierge Service – can arrange entertainment and services abroad.
- SMS Security Alerts – register for security and severe weather alerts.
- www.aigassist.ie – online medical records and documentation. Country specific information.

Therefore, if you are planning a trip abroad on College business, it is advisable to consult the separate "Travel Insurance" web page and / or contact the relevant Faculty office or email michael.keane@mic.ul.ie , for the relevant advice and certificate of insurance. This documentation has all of the above information along with a schedule of benefits.

13. If I take my laptop abroad, will it be covered under this policy?

Laptops owned by staff or students who are travelling overseas on approved College purposes, are covered under the Personal Baggage section of this policy – Business Equipment Limit €3,000. However, great care should be exercised to protect such items from loss, theft or damage. When not in the personal custody of the College personnel, the equipment should be kept in a locked compartment or a safe.

An excess of €250 applies to each and every claim.

14. Areas of unrest & countries under sanction

Staff or students intending to travel abroad to an area in which there are disturbances, unrest, riots or civil strife should contact the relevant Faculty office or email michael.keane@mic.ul.ie, as early as possible, as Insurers may need to make necessary enquiries before deciding on whether or not cover will be provided.

Current areas of unrest requiring advance notification to Insurers include:

Afghanistan, Chechnya and Border Areas, Iraq, North Korea and Somalia

This should be not regarded as an exhaustive list. Cover will not apply for trips to areas of unrest unless the prior approval of Insurers has been obtained.

We would also recommend you refer to the Department of Foreign Affairs website. The Departments website will provide up to date information on areas of unrest and where they recommend a person does not travel to www.dfa.ie

Engineering

Introduction

This policy covers the Inspection of pressure plant, work and lifting equipment in compliance with the Safety, Health and Welfare at Work (General Applications) Regulations 2007.

Work Equipment means any machinery appliance, apparatus, tool or installation for use at work.

Lifting Equipment means work equipment for lifting, lowering loads or pile driving and includes anything used for anchoring, fixing or supporting such equipment.

It is a requirement of the Regulation that where defects are found during a thorough examination which will require an immediate cessation of work, then such defective equipment must be reported to the enforcing authority.

Whilst not included in legislation, we would recommend that any Local Exhaust Ventilation (LEV) systems should be examined by a competent person.

FAQ's (frequently asked questions):

1. Does the policy contain any cover extensions?

Yes. Sudden & Unforeseen Damage, Damage to Own Surrounding Property and Hired in Plant. Full information is available in the insurers policy schedule.

2. Are there any exclusions under this policy?

All policies contain exclusions, but these have been kept to a minimum – please contact Michael Keane, VPAF if you have any specific concerns.

3. What should I do if I need to make a claim or have a new item inspected?

For further information or assistance, please contact the Finance Office on ext 4395 or email michael.keane@mic.ul.ie

Computer All Risks

Introduction

All computers and ancillary equipment are covered for physical loss, destruction and damage subject to €300 excess each and every claim.

FAQ's (frequently asked questions):

1. What does this policy cover?

This policy covers such equipment for physical loss, destruction, damage, reinstatement of data.

2. What about laptops?

Please note that laptops are particularly vulnerable to loss, theft or damage as they are particularly desirable and easy to steal. Those who are provided with such equipment should exercise great care to protect the property and ensure that it is kept always in a safe secure place.

3. What is the excess on this policy?

€300 each & every claim

4. What cover applies if my laptop is lost/stolen/damaged whilst I am abroad on College business?

An element of cover may be available under the overseas business section of our travel policy. In this event, please refer to the ICT Department or Finance Office on ext 4395 or email michael.keane@mic.ul.ie

5. What should I do if I need to make a claim?

As above, please contact the Finance Office on ext 4395 or email michael.keane@mic.ul.ie

Claims Procedure & Risk Management Advice

Introduction

All policies contain conditions dealing with the notification of claims which you should familiarise yourself with. As a minimum you are required to report any claim or circumstance that may give rise to a claim along with all subsequent developments as soon as possible. Reporting requirements vary from policy to policy and depending on the nature of the circumstance. We have therefore summarised below certain key issues for your guidance and to assist with the efficient handling of your claims.

If you are in any doubt as to whether a loss is covered or if a claim should be submitted please contact Michael Keane, VPAF or one of the contact details listed at end of document.

Important Rules

- Immediately notify and provide available details of any circumstance that could give rise to a claim under your policy. Take photographs of any damaged or defective property.
- Do not delay notification because invoices or other documents are not immediately available. They can follow at a later date.
- Immediately notify the Gardaí of any loss or damage due to Theft, Attempted Theft, Assault or Attack on any Person, Riot or Malicious Damage or if anyone is injured in a Road Accident.
- Never admit liability or make an offer to make payment to a third party without insurers consent.
- Do not reply or respond to any approach or correspondence received from any third party or agent acting on their behalf. On receipt you must forward any notice of prosecution, inquest or fatal inquiry and every third-party letter, claim (including Injury Board application), writ or summons to Michael Keane, VPAF who will ensure it is forwarded to insurers to take the appropriate action on your behalf.
- Remember, there is no cover whatsoever for any legal costs incurred without Insurer's prior written consent.
- In respect of Liability policies (other than Motor), if you are notifying us of a circumstance only, where no third party claim has been made, this should take place by the provision of anonymised data only, except where there is clear evidence that a claim is likely to be made by the subject(s) of the report.

Risk Management

Mary Immaculate College endeavours to provide a safe environment for staff, students and visitors to the Campus. It is the duty of all parties to assist with the management of potential risk exposures arising. Where any damage to College property, spillages in canteen or corridors, damage to Campus infrastructure, defects on equipment are identified please advise the Estates office without delay to ensure the matter is rectified. All incidents or accidents should be brought to the attention of the College Health & Safety Manager, Caroline Duffy, for early investigation, reporting to Insurers and interventions where required to prevent recurrence.

Note

Unless otherwise specified, claims should be notified promptly to either Michael Keane, VPAF (Michael.keane@mic.ul.ie) or by email to the College insurance brokers at eamonomalley@arachas.ie Late notification and admission of liability are common causes of insurers repudiating claims. Failure to disclose all material facts in respect of the claim could prejudice your rights to recover your loss.

For covers arranged on a claims made basis, (typically Financial Lines covers such as Professional Indemnity or Directors & Officers), it is imperative that any claim or circumstance that may give rise to a claim, is reported as soon as it is brought to your attention, and within the period of cover applicable when you first became aware of the matter. Cases notified outside the period of cover will be excluded under the policy.

Guidelines for Students on Work Placements

External Students

As a matter of policy, all schools wishing to organise work placement/experience for students in Mary Immaculate College should provide a **Letter of Indemnity** to Mary Immaculate College from their Insurers/Broker.

This is standard practice and should not cause a problem for the school involved or their Insurers. It will ensure the protection of the College while facilitating what is undoubtedly a very worthwhile exercise.

The recommended Public Liability limit of indemnity in respect of Students on Work Placements within Mary Immaculate College is not less than €6,500,000 any one claim. **Please note all students on work placement with Mary Immaculate College should be supervised at all times while on Campus.**

On receipt of the letter of indemnity, a copy should be forwarded to Michael Keane, VPAF for approval.

Mary Immaculate College Students

All registered students of Mary Immaculate College are covered by the College's insurances whilst undertaking a College related activity and this includes work placement within Ireland and abroad.*

A documented risk assessment of your chosen institution should be undertaken prior to commencement. The host employer should also provide induction training and ensure all necessary health & safety precautions for the student's safety while on placement are implemented

All host employers should confirm they carry their own Employers & Public Liability insurances.

Any company, co-operative or organisation that has agreed to accept a Mary Immaculate student on this basis may request evidence of our insurance. If you require a Certificate of Insurance or any other information in this regard see the College website here:

<https://www.mic.ul.ie/about-mic/college-services/finance-office?index=3> or contact Michael Keane, VPAF.

Other

Transit/Temporary removal cover is in place for equipment and property damage cover but the excess each and every claim is €2,500 – that is the College must pay the first € 2,500 on any claim.

Students using their own transport will have to make sure that their insurance is adequate to cover them whilst driving to and from the College and other sites.

Equipment owned by other parties is not the responsibility of MIC to insure.

*Students on work placement **abroad** are **not** covered by the College's travel policy.

Field Trip Guidelines

Introduction

When planning fieldwork it is important to consider insurance requirements from the various perspectives of what could go wrong and who might be adversely affected. It is important to liaise with the College to ensure you are aware of which insurances are in place on behalf of the College and which the participants need to arrange on their own behalf.

Insurances in Place

Mary Immaculate College's Employers Liability, Public Liability and Professional Indemnity Policies will cover the College's legal liability in respect of incidents that arise out of the negligence of Mary Immaculate College or its representatives during the course of fieldwork activities.

Definition of Employers Liability, Public Liability and Professional Indemnity

Employers Liability policy covers legal liability for bodily injury to employees or disease contracted by them arising in the course of their Mary Immaculate College's employment.

Public Liability policy covers the legal liability of Mary Immaculate College arising from research activities resulting from accidental bodily injury to any third party person or loss of or damage to their property.

Professional Indemnity policy covers claims arising from negligent act, error or omission, breach of warranty of authority, infringement of copyright or patent right or trademark or design rights or unauthorised use of systems or programs, unintentional breach of confidential information under data protection legislation, breach of intellectual property rights, libel and slander, occurring or committed in good faith, in the course of professional business activities.

What are the Limits of Indemnity currently applying under the existing Mary Immaculate College policies?

Employers Liability: €30,000,000 any one accident.

Public Liability: €30,000,000 any one accident.

Professional Indemnity: € 6,500,000 any one event, aggregate for period of insurance.

Risk Assessment

An appropriate risk assessment of all fieldwork activity should be undertaken and documented prior to the fieldwork taking place. The assessment should be undertaken by a competent individual, usually the person responsible for the fieldwork. All aspects of the work should be considered on a thorough and systematic basis. The risk assessment document should aim to identify and record foreseeable hazards and significant risks associated with the planned activities **including** access to the location being visited, supervision while on site, provision of PPE (e.g. Hi Viz vests, hard hats etc.) where necessary, verification of attendee numbers on return. A **pre event briefing** of all attendees should be

given. All field trips off Campus must be approved and authorised by the College prior to departure to ensure the College's Policy covers operate.

Fieldwork Abroad

All students taking part in fieldwork abroad should be made aware that they will not be covered under Mary Immaculate College's Group Travel Policy. Students should take out an appropriate travel policy which will provide the following cover:

- Medical & Emergency Expenses
- 24 hour emergency helpline
- Cancellation & curtailment costs
- Personal Liability
- Loss or damage to personal effects

Research

Introduction

Students intending to conduct research and / or seeking ethical approval from external bodies may require evidence of professional liability indemnity cover.

Registered MIC students are covered by the MIC policies and indemnity provided by the College's Public Liability and Professional Indemnity covers extends to include research approved and authorised and undertaken by registered students.

Research students are covered by MIC policies provided:

- They are engaged in research that is recognised and approved by the College;
- This research is part of their core studies;
- The research has been formally approved by the recognised mechanisms (committee);

In normal circumstances research is approved by the College MIREC committee and the Research & Graduate Studies Office (RGSO) must have a record of this and the research proposal details.

The College has a research ethics committee and any student proposing to conduct research should submit an application to this committee "MIREC", for approval, in advance of conducting research. This is managed through the Research & Graduate School Office (RGSO).

In relation to data collection in private homes as part of research work – note that once the research is recognised and approved by MIC and is a part of the student's educational cycle at MIC, the College's Public Liability & Professional Indemnity covers apply.

The student should confirm implementation of their lecturers' and/or the Ethics Committee guidelines for the process of collecting, retaining and reporting on the data collated. These guidelines may include specific measures for example - for sensitive research data to be anonymised in the students final report – to be adhered to. The guidelines will also specify whether the report produced then remains the property of MIC or can the student make the data available to a third party institution.

Heritage Assets

Introduction

The College has a number of Heritage Assets – including paintings, sculptures and rare and unusual books including the Saint John’s Bible (7 Volumes). Some pieces are on display around the College or in meeting rooms and offices. A collection of rare and unusual books are housed in the Croke Library, MIC Thurles Campus in a restricted access library.

Insurances in Place

Specific art works are listed, valued and covered by the Heritage Policy for insurance purposes at a Market Value level.

The Art Technician maintains a database of art works including location and condition.

Contact details in relation to MIC Insurance matters:

- Michael Keane, VPAF, Email: Michael.keane@mic.ul.ie / Tel. 061 204994
- Gary O'Brien, VPGS, Email: Gary.obrien@mic.ul.ie / Tel. 061 204332
- Eamon O'Malley, Insurance **Broker Email** [eamomalley@arachas.ie](mailto:eamonomalley@arachas.ie)