

Insurance Handbook

Summary of NERC insurance arrangements

Version 1 as @ 21.06.07

Drafted by John Kelly, NERC

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1. Introduction

- 1.1 The information which follows in this document does not purport to be an exhaustive résumé of all the NERC insurance covers. Rather it is intended to provide NERC staff with information and advice on those areas that most frequently require clarification in regard to both insurance covers and claims. Further information and advice can be obtained as necessary by contacting:

Lorraine Partridge, Corporate Personnel	01793 411766	lp@nerc.c.uk
John Kelly, NERC Risk Manager	01793 411682	jk@nerc.ac.uk

Any requests for information and advice should be made by NERC staff only and not from students or visitors. In this way it is hoped that misunderstandings and duplication of effort can be avoided.

- 1.2 The NERC Corporate Personnel contact, must be notified without delay in writing of any occurrence which has or may result in any loss, liability or damage for the Research Centre. Under no circumstances should anyone approach insurers direct, regardless of whether or not such loss, liability or damage is likely to lead to an insurance claim.
- 1.3 It is the responsibility of the Research Centre Director to regularly review the risks to which assets, personnel and income are exposed. Systems, procedures and controls should be maintained as necessary to reduce such risks to a minimum acceptable level. If there are areas of concern that you are aware of please contact the Research Centre Director.

2. NERC policy on insurance

- 2.1 The Government operates a policy of self-insurance on the principle that the Exchequer is large enough to carry its own risks, and extends this policy to grant aided bodies, such as NERC. NERC therefore generally bears its own risks, and only takes out insurance when it is specifically required by law, for example third party insurance for official vehicles under the Road Traffic Acts, or where there is a risk management benefit eg overseas business travel insurance.
- 2.2 Annex A identifies the current corporate insurance covers relating to NERC activities.

3. Buildings and contents

- 3.1 NERC generally self-insures the risks covered by buildings and contents insurance relating to the premises owned by NERC. The exceptions are where premises are leased and there is a contractual requirement to carry commercial insurance; or where NERC's self-insurance practice differs from that of collaborators in

ventures such as FAAM and NOCS. In such circumstances, NERC is noted as joint insured under policies arranged by the collaborator.

- 3.2 The personal property of staff is not covered by either NERC self-insurance arrangements, or commercial policies (where these exist). Staff should check with their insurer to confirm whether cover is provided via their personal home contents insurance. Some protection for NERC staff is available under the terms of staff notice SN18/93 and the overseas business travel insurance (see sections 10 and 14)

4. Scientific equipment

Research Centres

- 4.1 Research Centre scientific equipment is not usually insured. NERC staff and visitors are expected to take all reasonable steps to protect the assets of the Research Centre and all borrowers are required to sign a form on which their institution acknowledges receipt of the equipment in good condition and agrees to exercise due care and attention while the equipment is in their possession.
- 4.2 Borrowers are defined as all parties external to the Research Centre owning the equipment. Other NERC Research Centres should not be required to provide insurance for any NERC owned equipment that they borrow. However, they should sign an undertaking that they will take care of the equipment loaned, and will provide recompense if negligence was found to be a contributory factor in any loss.
- 4.3 External (non-NERC) borrowers of Research Centre owned equipment should always be required to indemnify NERC against the loss/damage of the equipment loaned and any third party damage that the operation of the equipment may cause.

Services and Facilities

- 4.4 Customers awarded free access to equipment owned by NERC Services and Facilities are not formally required to indemnify NERC against loss of, or damage to, its equipment. However, they should be made aware that they remain liable for the total costs of replacing or repairing such equipment lost or damaged whilst in their care, whether through theft, or other causes. Customers should be strongly encouraged to insure against such loss, or otherwise they will be considered to have accepted responsibility to self-insure.
(see <http://www.nerc.ac.uk/research/sites/facilities/indemnity.asp>).

Third party equipment brought to a NERC Research Centre or Facility

- 4.5 Third party equipment brought to a NERC Research Centre or Facility is at the owner's own risk. The Research Centre / Facility should make it clear to the owner that it will not be held responsible for the replacement or repair of third party equipment brought to the Research Centre.

4.6 It is recommended that visitors bringing equipment to a NERC Research Centre or Facility ensure that it is covered by their Institution's insurance arrangements whilst at the Research Centre, especially if the equipment is to be used on a cruise. Often this does not generate an additional charge from insurers and provides the visitor with peace of mind.

Scientific equipment used to support commercial work

4.7 See paragraphs 15.13.

5. Property in transit, or off site

5.1 Reasonable care should be exercised when safeguarding personal possessions and official equipment off site:

- personal possessions/equipment should (wherever possible) be kept out of sight whenever vehicles are left unattended.
- vehicles should always be locked when left unattended.
- vehicles in which official property is left overnight should (wherever possible) be kept in a locked garage.
- when not in use official property should be kept out of sight ideally in a locked cupboard or similar facility.

Laptop computers – off site

5.2 Overseas losses of personal or official laptop computers are specifically excluded from cover under the terms of the Business Travel Insurance.

5.3 Damage to staff's homes caused by use of laptops (and other equipment) is not covered by NERC's self-insurance arrangements. Staff are strongly advised to notify their own home buildings/contents insurers of any such use. However, NERC will not meet the cost of any additional premium that may be levied by insurers.

Freight charges

5.4 Where insurance is necessary¹ and the freight charge doesn't include insurance, a value for money judgement should be made to determine whether it is more cost effective to arrange separate insurance, or whether the job should be given to an alternative shipper that does provide insurance as a part of the freight charge.

6. Money and other valuables

6.1 Arrangements for the transit of money (currency and/or travellers cheques) to support official operations must be approved by the Research Centre Head of Finance and must be in accordance with extant NERC Financial Regulations and

¹ all equipment to support CR fieldwork; all CR deliverables; unique and/or specialist equipment that is crucial to the delivery of SB programmes.

Procedures. The loss of official cash in the UK is not insured. Some limited protection is provided under the NERC Business Travel insurance policy for loss of official and personal cash whilst overseas (see paragraph 10.2)

7. Security

7.1 NERC Research Centres are expected to comply with the expectations of the NERC Security Handbook. Compliance will reduce the likelihood of any avoidable losses.

7.2 Staff should ensure that whenever the premises are left unattended:

- all locks, bolts and other security devices are in operation
- all building security keys (including those relating to any part of the intruder alarm system), combination lock and safe access codes are removed from the business premises.

7.3 The NERC Security Adviser, Mr Ben Herman, can be contacted on (01793) 411678 (or e-mail bhe@nerc.ac.uk) and is happy to discuss and advise upon security concerns.

8. Motor – use of official vehicles

8.1 NERC Research Centres are not exempt from the legal requirements of the Road Traffic Act, which makes third party car insurance compulsory.

8.2 The cover provided under NERC's motor insurance policy is as follows:

- NERC owned vehicles - Third Party Cover
(NERC does not take out comprehensive insurance on its own vehicles, but in line with general government policy only undertakes the 'minimum' insurance required by law).
- Temporary hired vehicles - Comprehensive Cover for NERC employees. (NB The car hire company's insurances should not be accepted as it duplicates the cover provided under the NERC motor policy).
- Travel overseas (for which an International Motor Insurance Certificate or 'green card' will be issued):
 - NERC owned vehicles – Third Party Cover
 - Vehicles hired in the UK - Comprehensive Cover.
 - Vehicles hired overseas – No cover. For vehicle hire originating outside of the UK the insurance offered by the hirer should be purchased.
 - Staff should not accept hire car personal injury insurance when offered by Avis etc when hiring a car overseas, as this duplicates the personal

accident cover element of the business travel insurance (see paragraph 10.2) and personal accident arrangements (see paragraph 13.1).

- Leased vehicles – Comprehensive Cover (but contact the Research Council’s Procurement Organisation should this need arise)

In certain circumstances the above cover is available to non-NERC staff members, but this must be agreed with the Research Centre’s Personnel Section and/or Corporate Personnel in advance.

General requirements

- 8.3 The use of official vehicles is strictly limited to Research Centre related business. However, NERC has no objections to staff incurring a certain amount of ‘social mileage’ whilst away from home on detached duty as long as it is kept to a minimum, for example making a short journey to obtain a meal, visiting colleagues etc. Such use of official vehicles is considered entirely acceptable and legitimate; our existing vehicle insurance cover is not invalidated by such use.
- 8.4 Drivers of cars must present their driving licence to the Research Centre’s Personnel Section or Transport Officer before they first use an official vehicle. The licence should be re-presented whenever any changes occur. In particular, endorsements must be declared at the earliest opportunity.
- 8.5 In the event that the need to drive minibuses or vehicles other than cars arises, please check with Research Centre’s Personnel Section or Transport Officer to ensure that cover is available.
- 8.6 The Research Centre’s Personnel Section or Transport Officer should be provided with full details of all driving requirements that fall outside of the circumstances discussed here. Advice from NERC’s insurance brokers will be taken as necessary.

NERC hired vehicles

- 8.7 In order to satisfy the insurance broker’s requirements, NERC Research Centres are required to provide Nicola Garland nech@nerc.ac.uk in the Research Councils’ Procurement Organisation (RCPO) with a quarterly return of all vehicle hires. Extended vehicle hires (defined as those > 14days) must be advised via the Research Centre Personnel Section or Transport Officer to the NERC vehicle database Administrator in the RCPO immediately they are known. This is a legal requirement and failure to comply could result in a fine by the regulator.
- 8.8 Details to be recorded in respect of all >14 day hires are as follows:
- name of the driver
 - make/model of vehicle
 - vehicle registration number
 - duration of hire

Passengers in NERC owned vehicles and temporary hired vehicles

8.9 All passengers are covered by the 3rd party provisions of the NERC insurance policy irrespective of whether or not they are NERC employees. Drivers are covered by a separate Personal Accident policy.

Accidents

8.10 All accidents involving official vehicles regardless of circumstances must be reported to the Research Centre's Personnel Section or Transport Officer without delay. The Research Centre's Personnel Section or Transport Officer will provide an Accident report form that should be completed promptly by the person who was driving the official vehicle involved in the accident.

8.11 It is important to remember the following:

- you should not admit liability and any third party correspondence received should be forwarded without delay to the Centre's Insurance Administrator.
- wherever possible names and addresses of witnesses should be obtained.
- notify the Police Authority of any loss or damage due to theft, or attempted theft of the vehicle or if anyone is injured in a Road Accident and obtain a crime reference number.

9. Motor – use of private vehicles

9.1 Staff are reminded that as a condition for allowing them to use their private vehicles on official business they must fulfil the following insurance requirements:

- The vehicle must be specifically covered for business (NERC/Research Centre) use and be in a roadworthy condition.
- individuals must be insured against claims in respect of:
 - bodily injury to or death of third parties
 - bodily injury to or death of any passenger
 - damage to the property of third parties

cover for bodily injury or death of third parties or passengers must be insured without financial limit.

- An insurance undertaking form confirming that the above conditions have been satisfied should be completed and passed to the Research Centre Personnel Section or Transport Officer.

10. Overseas business travel

10.1 NERC has arranged Business Travel Insurance for staff travelling outside the UK. These policies only cover business travel and do not cover holidays taken at

the beginning or end of a business trip. Staff are advised to make their own arrangements in these circumstances.

10.2 The NERC Business Travel policy provides cover as follows

Broker: Aon Ltd **Underwriter:** AIG **Policy Number:** 0010565224

Personal Accident Benefits

Personal Accident (death / capital benefits / permanent total disability) £50k

Travel Benefits Unlimited

Medical Expenses	Unlimited
Cancelling or cutting short a trip	£10k
Personal liability	£5m
Personal property (single article limit £1k)	£5k*
Money and credit cards (maximum cash limit £1.5k)	£3k*
Legal expenses	£50k
Hijack (per day)	£250
Accumulation Limit	£5m

Insured Persons

Any director, Partner, Senior Official or Employee of the insured while on a business trip outside the UK.

Time of Cover:

Cover starts from the time the insured person leaves home or their place of work in the UK (whichever last), until they return to their home or place of work in the UK (whichever first).

War Risks Cover Exclusions:

The policy includes war risks cover with the exception of the following countries: Iraq; Afghanistan; North Korea; Somalia; Chechnya

Overseas Medical Emergency Helpline Number:

44(0)2087628326

* During official overseas visits NERC staff will not be left out of pocket for the theft, loss or damage of any items reasonably required for the trip, provided that negligence has not contributed to the loss. Please note that all personal items that an officer elects to carry with him/her that are beyond what is reasonably required to undertake the project work are not NERC's responsibility. This includes all luxury items such as expensive cameras, diving equipment, golf clubs, specialist sports clothing, etc or excessive amounts of money. Staff are advised to clarify (in advance) with their project leader (and/or NERC Corporate Personnel), any areas of doubt that they may have as to what constitutes an essential item, or an excessive amount of money.

10.3 AIG Assist provide country guides and other useful traveller information on their website www.aigassist.co.uk. Access is gained by entering the log in number 10565224.

10.4 It is a condition of the policy that the Insurer is notified in advance of any planned travel to areas of unrest, or any country, or area within a country, which the Foreign and Commonwealth Office is advising against travelling to. Current advice can be obtained on the Foreign and Commonwealth Office website: www.fco.gov.uk

10.5 NERC also subscribes to Control Risks Group (CRG), who provide independent current overseas travel information and safety advice. NERC Corporate Personnel (Lorraine Partridge 01793 411766 lp@nerc.ac.uk) will advise how this advice can be accessed.

Brief summary of what is not covered

10.6 The following are not generally covered by Business Travel Insurance:

- travelling against medical advice or to obtain treatment
- pre existing conditions unless queried with and agreed by insurers in advance of the trip
- committing or attempting to commit suicide
- expenses incurred as a result of pregnancy or childbirth within two months of expected date of delivery
- engaging in aviation other than as a passenger (but cover is provided when on the ground)
- dental or optical expenses other than as an emergency
- losses not reported to the police (losses should be reported to the Police when/where possible to do so).
- dependents accompanying a member of staff overseas
- medical expenses incurred in normal country of residence

Notification of destinations

10.7 The brokers require NERC to provide an indicative travel pattern every year at renewal. This should be a “forward look” that hopefully gives a reasonably accurate indication of where NERC staff expect to be travelling. If plans change significantly during the year (eg an unexpected overseas contract that requires the deployment of 2 or more staff overseas for a period exceeding 1 week) then we should alert the Broker to the change in our requirement. Minor increases/decreases in travel requirements do not have to be notified (eg say changes amounting to +/-10 trips involving 1 person travelling to Europe or USA for less than 1 week).

10.8 Trips involving the countries where war risks exclusions apply should only be undertaken if there is an absolute necessity to do so (requiring RC Director confirmation that this is the case). The war risks cover can usually be reinstated, but an additional premium will be levied. The war risks exclusion means that

treatment of injuries caused by bombs etc will not be reimbursed by the insurer, but the onset of a medical condition or sickness would still be covered.

Claims

- 10.9 Claim forms for use in connection with the Business Travel insurance policy can be obtained from local Research Centre Personnel Sections, or the Research Councils Procurement Organisation (RCPO). RCPO deal with claims verification and administration on behalf of NERC. Completed claim forms should be submitted to Nicola Garland in RCPO (nech@nerc.ac.uk) and should not be sent directly to the insurance broker.

11. Employers liability

- 11.1 NERC is exempt from the provisions of the Employers Liability (compulsory insurance) Act 1969, which requires every employer to insure against liability for bodily injury or disease sustained by employees, and arising out of, and in the course of, their employment. NERC bears its own risks in this respect and meets its own liabilities. If employees can prove that their injury is wholly or partly caused through the negligence of NERC or by a breach of statutory duty, they will be entitled to claim damages from NERC. NERC will normally seek legal advice on the merits of any claim made against it, and if necessary on the quantum and terms of any compensation payment, unless of course this is decided through a Court act.

- 11.2 In the event that you are requested to provide evidence of insurance for Employers Liability by a collaborator or customer, an indemnity statement that acts as an alternative to a formal insurance policy can be provided by the Research Centre's Personnel Section, or NERC Corporate Personnel.

12. Life cover

- 12.1 This is through membership of the Research Councils' Pension Scheme. It is therefore available to all staff other than those who have "opted out" of the scheme or casual staff whose appointment is not pensionable. Should a member of staff die in service, a death benefit is payable (normally two years' pensionable pay). Members of staff may nominate any one individual to receive the benefit, or any one corporate or unincorporated body. In the absence of a valid nomination, the benefit will be payable to the personal representatives of the deceased. Under the scheme, a pension may also be payable to the widow/widower of the deceased, and to any dependant children depending on the length of 'qualifying service'.

13. Personal accident cover

- 13.1 This is provided through the Injury Benefit provisions of the Research Councils Pension Scheme. All staff are covered, including those who have opted out of the Scheme and those on casual appointments. If staff are injured, or

contract a disease in the course of their official duties, and as a result their earning capacity is reduced, or they are retired prematurely, they may be eligible for special injury compensation benefits. These benefits consist of annual allowances, and/or lump sum payments, and the amount payable depends on the degree of impairment, or earning capacity, length of reckonable service and pensionable pay. Account is also taken of the amount of any pay or pension benefits (including some NI Benefits) that may also be payable, and any damages awarded or recovered.

13.2 If a member of staff dies as a direct result of the injury or disease, an annual allowance and/or lump sum may also be paid to the widow/widower, and any children, and in certain circumstances to other dependant relations. The Research Councils' Pension Scheme operates by analogy to the Principal Civil Service Pension Scheme.

14. Cover against loss of or damage to personal effects

14.1 Members of NERC staff may be compensated, at NERC discretion, for any loss or damage to their personal property which occurs whilst they are on official duty and which is outside the scope of the NERC overseas business travel insurance (eg losses sustained whilst on UK fieldwork). The following provisos apply:

14.2 The loss or damage must not be covered by insurance (such as home contents insurance) or by any provisions for free replacement.

14.3 The member of staff must not have been negligent in any way.

14.4 Personal money (including travellers cheques) or 'luxury items' are not covered by these arrangements.

14.5 The amount of compensation payable is normally calculated as the current cost of replacing the articles, less an amount for depreciation, or, if less, the full cost of repairs. It is not on the basis of new for old.

14.6 Compensation may also be paid, at NERC discretion, for any articles lost or damaged through the negligence of a colleague. Please see Staff Notice 18/93 for further guidance on this area.

14.7 When travelling overseas on official duty the loss of essential personal effects and money is covered by the NERC business travel policy up to the limits set out below:

- Personal property (single article limit £1k) £5k
- Money and credit cards (maximum cash limit £1.5k) £3k

14.8 Claim forms for use in connection with the Business Travel insurance policy can be obtained from local Research Centre Personnel Sections, or the Research Councils Procurement Organisation (RCPO). RCPO deal with claims verification and administration on behalf of NERC. Completed claim forms should be submitted to RCPO and should not be sent directly to the insurance broker. Please refer to section 10 of this document before making a claim.

15. Insurances covering income generation activities

General

15.1 Under the terms of the Financial Memorandum agreed between NERC and the Office of Science and Innovation, NERC is required to insure those public, product and professional indemnity risks arising from income generation commercial work associated with contracts let in NERC's name. This is required for all customers other than UK Government Departments or the European Union. The Financial Memorandum states as the rationale for this requirement that "it would be wrong as a matter of policy, for the Exchequer to shoulder the risks associated with activities designed to supplement the level of public financing".

15.2 To fulfill this requirement, NERC maintains certain insurances as detailed in paragraphs 15.4 to 15.11 below to specifically cover the public and products liability risks and the professional indemnity liability risks that are associated with commercial work undertaken with commercial customers (with the exception of UK Government Departments and the European Union as mentioned in 15.1 above).

15.3 Cover on all policies is provided on a "claims made" basis. (i.e. it provides cover for claims or circumstances discovered and notified during the period of insurance).

Definitions

15.4 **Public liability insurance** – is designed to cover legal liabilities to pay compensation in respect of bodily injury to third parties and/or damage to third party property resulting from an accident happening during the course of conducting business activities when individuals are acting in the course of their employment.

15.5 Individuals are acting 'in the course of their employment' when they are engaged in their employer's business. In other words they are not acting on their own behalf. In general, any act will be within the "course of employment" if it was authorised by the employer, including travelling to a detached duty station, visiting another establishment etc. However, the employee must act responsibly and in accordance with the employers' reasonable instructions.

15.6 Our current public and products liability (P/PL) insurance provides £10m cover worldwide, **but specifically excludes cover for claims brought in USA**

and Canadian courts. However, this cover can be reinstated on a case by case basis.

15.7 The NERC public and products liability policy has been extended to include (at no additional cost) public liability cover for a limited number of public events hosted by Research Centres (eg open days), and to cover Research Centres' participation in a limited number of external events. This cover applies as long as details of the event are lodged with the underwriter in advance. Please contact John Kelly (01793) 411682 jk@nerc.ac.uk. if you require this cover.

15.8 **Product liability insurance** - is similar to public liability insurance, but with the emphasis on damage caused by goods or products manufactured or supplied.

15.9 **Professional Indemnity insurance** - this insurance covers NERC in the event that a customer claims to have suffered a loss as a result of our professional negligence.

15.10 If a claim for professional negligence arises resulting from work carried out by a member of NERC staff in the course of their employment (as defined previously 15.5) then NERC will be responsible for meeting any resulting costs whether the claim is made against NERC, or against the individual.

15.11 Our professional indemnity insurance provides £10m cover worldwide and, provided that the contract is not governed by USA / Canadian law, covers work undertaken anywhere in the world (including USA and Canada). There is also £1m cover for contracts governed by USA or Canadian law, **but current NERC policy prohibits such contracts** and this cover exists to guard against legacy exposures connected with claims arising from old contracts undertaken in the past (ie before the current NERC policy concerning USA / Canadian law was adopted). As cover is provided on a "claims made" basis (see 15.3), the inclusion of this £1m cover acknowledges that claims can emerge a long time after a contract finishes.

Summary of conditions that apply to working in USA / Canada

15.12 Current practice approved by the NERC Executive Board (NEB) is that Research Centres should not undertake work in the USA or Canada that would generate P/PL or PI risks that are not covered by current insurance policies. Please note that:

- Contracts governed by USA / Canadian law are not allowed, no matter where in the world the work is to be undertaken; and that where the customer insists upon USA / Canadian law, the contract cannot be accepted.
- English law is the preferred option for all contracts, but if this is not possible anything other than USA / Canadian law may be acceptable (for advice, please contact Lee Aland, tel (01793) 411676, e-mail saal@nerc.ac.uk).

- The £1m PI cover for contracts governed by USA / Canadian law is not intended for new contracts, and exists to acknowledge the possibility of legacy exposures
- The P/PL insurance doesn't cover work conducted in USA / Canada. However, USA / Canadian cover can be arranged on a contract-by-contract basis.
- Research Centres are not allowed to engage in commercial work that is not covered by NERC self-insurance arrangements, the NERC PI and P/PL policies or any extension to these policies.
- The cost of arranging additional insurance cover should be taken into account at an early stage when considering whether the work offers value for money.
- As a general rule, Research Centres should be aiming, where possible, to limit liability for professional indemnity risks to the value of the contract (up to a maximum value of £10m). There is no authority to accept liability that breaches the limit of NERC PI insurance cover. Where the probability of realising financial liabilities exceeding £1m is greater than 30%, the contract should be referred to the Director Finance and Information Systems for confirmation that the risks involved are acceptable.
- We are unable to similarly limit our liability via the contract to protect against third party public liability and product liability claims. Neither are we able to specify the law that will apply to such claims.

Scientific equipment used to support commercial work

15.13 Significant items of NERC owned equipment² used for commercial work must be insured against loss or damage whilst being used in support of the contract work. The insurance costs should be recovered from the customer.

15.14 Office and non-specialist equipment used to support commercial work doesn't have to be insured, as the cost of using this type of equipment is recovered via the overhead charged to customers.

15.15 For further information / clarification, please contact John Kelly (01793) 411682 jk@nerc.ac.uk or Lee Aland (01793) 411676. saal@nerc.ac.uk

16. Consultants and contractors

16.1 Consultants and contractors are required to provide their own insurance covers and are not covered by any NERC commercial and / or self-insurance

² eg items of equipment that if lost might jeopardize delivery of a SB funded project

arrangements. This should be drawn to their attention in the terms and conditions of contracts.

17. Special or hazardous duties - excess insurance premiums

17.1 Members of staff engaged on official duties of a special nature (for example service overseas, flying on unscheduled aircraft, caving or rock climbing etc) may be required to pay higher or extra premiums on a life insurance policy by virtue of these special duties. If this is the case, the cost of these additional premiums may be claimed from NERC. Payment may be made in respect of existing policies, where cover is restricted or invalidated given the new circumstances, and also new policies (only the additional element is refunded not the whole policy). Premiums may be refunded on any capital sum insured of not more than four times the annual salary scale max, and only in respect of whole life assurance and endowment assurance policies covering a period of ten years or more. For further information please contact Research Centre Personnel Sections who will advise how a claim can be made.

18. Requests for additional information

18.1 Queries relating to insurance cover and claims generally should be routed through local Research Centre Personnel Sections, or the alternate contacts as listed in this document.

Summary of NERC insurance arrangements:

Category		Summary of arrangements
1	Buildings (NERC owned buildings)	NERC self-insurance
2	Contents (NERC owned buildings)	NERC self-insurance
3	<p>Loss of equipment:</p> <p>NERC owned scientific and office equipment</p> <p>NERC owned specialist scientific equipment used for income generation commercial contracts</p> <p>Visitors /other owned equipment.</p>	<p>NERC self-insurance</p> <p>Insured and charges met by customer</p> <p>Owner's responsibility. To be made clear prior to accepting onto NERC premises.</p>
4	<p>Employer's liability:</p> <p>NERC Staff</p>	NERC self-insurance
5	<p>Personal life insurance:</p> <p>Re-imburement of excess costs incurred by NERC employees</p>	Allowed (subject to provision of satisfactory case)

Annex A continued

Category		Summary of arrangements
6	<p>Overseas business travel insurance:</p> <p>NERC employees</p>	<p>Covered by NERC corporate policy with AIG Policy Number – 0010565224 (For details see paragraph 10.2)</p>
7	<p>Motor:</p> <p>NERC corporate policy with NFU:</p> <p>NERC owned vehicles</p> <p>NERC hired vehicles (UK)</p> <p>NERC hired vehicles (Overseas)</p>	<p>Policy Number – N2W312</p> <p>Third party cover</p> <p>Comprehensive cover</p> <p>No cover (for vehicle hires originating outside of the UK the insurance offered by the hirer should be purchased).</p>
8	<p>Professional indemnity:</p> <p>NERC SB activities and income generation commercial activities in respect of contracts let in NERC’s name for UK Government Departments and the European Union (EU).</p> <p>NERC income generation commercial activities in respect of contracts let in NERC’s name for customers other than Government Departments or the European Union.</p>	<p>NERC self-insurance</p> <p>NERC Policy with R&SA</p> <p>Policy number: RKK622342</p> <p>Limit of liability: £10,000,000 in the aggregate plus 1 reinstatement</p> <p>Deductibles: £100,000</p>

Annex A continued

Category	Summary of arrangements
<p>9</p> <p>Public/product liability:</p> <p>NERC SB activities and income generation commercial activities in respect of contracts let in NERC's name for UK Government Departments and the European Union (EU).</p> <p>NERC income generation commercial activities in respect of contracts let in NERC's name for customers other than Government Departments or the European Union.</p>	<p>NERC self-insurance</p> <p>NERC Policies with R&SA / DA Constable Syndicate</p> <p>Policy numbers: LSAOO138963 and A5023138</p> <p>Limit of liability: £10,000,000 (single occurrence)</p> <p>Deductibles: Nil</p>

Prepared by John Kelly, NERC (10.05.07)