

## **Chapter 14 Insurance**

### **1 Personal accident**

- 1.1 De Montfort University (DMU) Personal Accident Insurance Policy provides personal accident insurance cover for DMU Students, that suffer an injury whilst engaged in sporting activities that are organised by and approved under the control of DMU.
- 1.1 De Montfort University has Public Liability insurance which covers the legal liability for loss, damage or injury to a third party. The Student will be protected whilst on a placement if a claim is made against DMU if there was a legal liability issue found to be relevant to DMU.
- 1.2 Firms and organisations that Students visit or with which they are placed as part of their course should have both Public and Employers' liability insurance in place to cover their liability for negligence in the event of a Student being injured.

### **2 Personal property**

- 2.1 The University does not accept liability for loss and/or damage to personal property, including bicycles and motor vehicles. Students are strongly advised to make their own arrangements for insuring their personal property.

### **3 Vehicles**

- 3.1 The University does not accept liability for third party claims arising out of the use by Students of their own vehicles for programme visits and travel between campuses. Students using their own vehicles for such purposes must therefore inform their individual insurers to arrange for their policies to be adjusted to reflect vehicle use outside the standard "social and domestic" cover.