

## **Chapter 13 Insurance**

### **1 Personal accident**

Whilst the University is insured to cover its legal liability for claims arising from injuries where the negligence of the University or its employees can be established, it does not provide personal accident insurance for students. Students are strongly advised to make their own arrangements for personal accident insurance.

Firms and organisations 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**

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**

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.