The University’s insurance programme provides broad coverage for many activities associated with the University, however, a number of activities/circumstances are not automatically included. These activities/circumstances must be referred to the University’s Procurement and Insurance Services Department so that special insurance coverage can be investigated and arranged where necessary and if available.

**Please provide the earliest possible notification of any matter requiring referral.**

The following is a list of activities which must be referred for special consideration. This list is not exhaustive, and if you are in any doubt as to whether an activity is automatically covered by the University’s insurance programme, the advice of the Procurement and Insurance Services must be sought. Please contact: Martin Lightbown, Head of Procurement and Insurance Services Department, email: m.j.lightbown@warwick.ac.uk, telephone: 02476 524 296 or Brian Brookes, Insurance Services Manager, email: b.brookes@warwick.ac.uk, telephone: 02476 524 222.

<table>
<thead>
<tr>
<th>Products and Prototypes</th>
<th>Any product supplied to a customer or joint venture partner for use in the Nuclear, Offshore, Aviation, Train and Automotive industries.</th>
</tr>
</thead>
</table>
| **Air/Space/ Hovercraft/ Watercraft** | 1. Ownership or possession or use by or on behalf of the University of craft designed to travel through air or space, hovercraft or watercraft  
2. Any products sold or supplied for use in craft designed to travel through air or space |
| **United States of America/ Canada** | 1. Any products exported to the United States of America or Canada  
2. Any manual work carried out by employees or students during temporary visits (less than 12 months) to the United States of America or Canada (research and laboratory work is defined as non manual) |
| **Non UK Employees/ Students Overseas** | Any non UK resident employed by the University overseas or any non UK student based overseas (defined as being based outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man) |
| **Associated/ Subsidiary Companies** | Any associated or subsidiary company of the University or branch office or representative of the University with Power of Attorney domiciled elsewhere than in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man |
## Minibus/Crewbus

In respect of Minibuses’/Crewbuses’ to be referred if the following does **not** apply

- you’re 21 or older
- the minibus is used for social purposes by a non-commercial body
- you’ve had your driving licence for at least 2 years
- you meet the *Group 2* medical standards if you’re over 70 - check with your GP if you’re not sure you meet the standards
- you’re driving on a voluntary basis and the minibus is used for social purposes by a non-commercial body
- the maximum weight of the minibus is not more than 3.5 tonnes (or 4.25 tonnes including specialist equipment for disabled passengers e.g. a wheelchair ramp)
- you’re not towing a trailer
- There is a link here to the full DVLA guidance document: [https://www.gov.uk/driving-a-minibus](https://www.gov.uk/driving-a-minibus)

## Driving licences

- Any new or annual licence check showing DD, DR or INS offences and penalties.
- Any accumulation of penalty points in excess of 8 points
- Any health issues or Doctor’s referrals

## Vehicle usage

- Any Third Party business use
- Any use involving racing, pace-making and trials
- Any use involving test tracks

## Joint Ventures

- Any connection with joint ventures for which insurance coverage is required

## Contract Works

1. Any new build/extension/refurbishment contract with a contract value of GBP 5M (five million pounds sterling) or more
2. Any new build/extension/refurbishment contract with a contract value exceeding GBP 500,000 (five hundred thousand pounds sterling) where contract terms stipulate that the University is responsible for arranging insurance on existing structures and contents on a joint names basis with the contractor(s)

A separate Contract Works Questionnaire should be completed
Flying other than as a passenger

Any person who is travelling against the advise of a Medical Practitioner

Any travel to Territories against the advice of the Foreign office

www.fco.gov.uk

Refer any trips to the following countries –

Afghanistan, Burkina Faso
Algeria
Argentina
Bangladesh
Brazil
Burkina Faso
Cambodia
Cameroon
Central African Republic
East Timor

China
Egypt
Honduras
Kenya
Mexico

Colombia
Ethiopia
India
Lebanon
Mozambique

Guatemala
Iran
Mali
Niger
Papua New Guinea
Somalia
Yemen

Chad
Ecuador
Haiti
Iraq
Mauritania

Nigeria
Paraguay
South Sudan
Turkey (within 50 miles of Iraq/Syria border)

Pakistan
Peru
Sudan

Palestine
Philippines
Syria

Panama
Russia
Venezuela

General advice and information is available via the AIG website

www.aig.com/uk/globecover or 44(0) 20 8253 7400
| Clinical Trials/ Clinical Research | 1. **Trials** in which the **Insured** are the sponsor and which involve the testing of drugs  
2. **Trials** in which blood-products will be tested  
3. **Trials** in which artificial implants with skeleton function (e.g. hip-joint, knee-joint or vertebra prosthesis etc) will be tested  
4. **Trials** in connection with hormone preparations and monoclonal antibodies  
5. **Trials** in connection with tissue- and cell-technology as well as  
6. **Trials** with a planned duration of more than 8 years  
7. **Trials** in which pregnant women are involved  
8. **Trials** in connection with contraceptives  
9. **Trials** in which products are tested which have a potential of addiction and in which the patient for a duration of more than two years  
10. **Trials** conducted outside of the UK |
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<tbody>
<tr>
<td>Medical Malpractice</td>
<td>Any medical procedure/intervention undertaken by or on behalf of the University which is not being undertaken in connection with an Honorary NHS contract and/or where NHS Indemnity would not apply</td>
</tr>
<tr>
<td>Marine Transits</td>
<td>Any major sendings of equipment (UK/overseas) for which the University is responsible</td>
</tr>
<tr>
<td>Machinery Movement</td>
<td>Any major internal machinery/equipment relocation, installation or movement for which the University is responsible e.g. mass spectrometer moving departments</td>
</tr>
<tr>
<td>Unoccupied Buildings</td>
<td>Any movement requiring dual or multiple lifting</td>
</tr>
<tr>
<td>Demolition Contracts</td>
<td>Any building unoccupied for more than 30 days</td>
</tr>
<tr>
<td>New Locations</td>
<td>Any contract involving demolition</td>
</tr>
<tr>
<td>Environmental Impairment Liability</td>
<td>Any new or existing sites occupied/owned by the University for which cover for Environmental Impairment Liability (i.e. gradual pollution) is required</td>
</tr>
</tbody>
</table>
| Contracts | Any contract requiring hold harmless or waiver of subrogation rights  
Any contract requiring US jurisdiction or Law to apply |
| Territories/overseas activities | In some Territories there is a requirement for local cover to be arranged irrespective of the extent of cover granted under the University’s Insurance programme.  
In other Territories there may be a requirement for a locally authorized Insurer to be used. Marsh can provide Global Insurance profiles upon request. Whilst an exhaustive list cannot be provided here the following referrals are recommended:--  
1. African States  
2. South East Asian States  
3. Dictatorships on non-democratic countries |
| Carriage of goods | Carriage of hazardous goods, toxic substances. Radioactive materials, explosives and inflamables |
| Cash | Collection of cash in excess of £10,000 not undertaken by a Security Company  
Delivery of cash in excess of £10,000 not undertaken by a Security Company |
<table>
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<tr>
<th>Professional Indemnity</th>
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<tbody>
<tr>
<td>Joint Venture Arrangements</td>
</tr>
<tr>
<td>Medical advice diagnosis or treatment</td>
</tr>
<tr>
<td>Contractual obligations beyond reasonable skill and care</td>
</tr>
<tr>
<td>USA/Canada contracts</td>
</tr>
<tr>
<td>Patent/Trade Secret exposure</td>
</tr>
<tr>
<td>Powered Vessel/Aircraft exposure</td>
</tr>
<tr>
<td>Manufacture or supply of any product. The supply of a prototype or data held on computer software shall not be deemed to be the manufacture or supply of a product.</td>
</tr>
<tr>
<td>Content material published on Internet or Worldwide Web.</td>
</tr>
<tr>
<td>Ionising Radiation and Nuclear.</td>
</tr>
<tr>
<td>Any design, specification or advice in relation to any aircraft or aerial devices or parts thereof.</td>
</tr>
</tbody>
</table>