Procedure: Insurance

Purpose
To inform staff and students of the University’s insurance program and procedures.

Definitions
Staff – For the purposes of this procedure, references to staff include individual who enter into particular relationships with the University for a specified time period or time periods, for example members of Council and other University committees, visiting fellows, adjunct appointees, contractors, visitors and volunteers.

Procedure

Motor Vehicle Claims
1. Incidents involving the ANU fleet are declared to the Contracts Office (contracts@anu.edu.au) using the Motor Vehicle – Accident Claim form.
2. Upon receipt the Contracts Office:
   a. assesses the application; and
   b. attains written confirmation from the relevant Finance Manager to charge the excess to their department.
3. The Contracts Office then send the claim to the insurer on behalf of the applicant.
4. Once the repair work is completed, the applicant will notify the Contracts Office.

Personal Accident Claims
5. Prior to engaging in official University business, students must provide a declaration to the Insurance Office (insurance.office@anu.edu.au) using the following forms depending on the nature of the activity:
   a. Volunteer Declaration; or
   b. Student Activity Approval

Failure to declare may result in exclusion from the insurance program.
6. Incidents involving staff or students on official University business must be declared to the insurer directly using the Personal Injury Claim form.

**Travel Claims**

7. All outbound travel undertaken by staff and students on official University business is declared through the online travel approval process prior to departure. Failure to document and obtain approval to travel may result in exclusion from the insurance program.

8. Incidents involving staff or students on official University business whilst travelling are declared to the insurer directly using the Corporate Travel Claim form.

9. The insurance claim applicant is liable for any excess, if applicable, charged on the insurance.

**Freight Claims**

10. Prior to departure, shipments are reported to the Insurance Office (insurance.office@anu.edu.au) using the Register of Shipments form.

11. On the occasion that a freight is lost/damaged in transit, it is declared to the Insurance Office using the Goods-in-Transit Claim form.

12. Upon receipt of freight claims, the Insurance Office:
   a. assesses the application; and
   b. attains written confirmation from the relevant Finance Manager to charge the excess to the department nominated by the Finance Manager.

**Property Claims**

13. Incidents associated with the loss/damage of property is declared to the Insurance Office (insurance.office@anu.edu.au) using the Property Claim form.

14. Upon receipt of property claims, the Insurance Office:
   a. assesses the application; and
   b. attains written confirmation from the relevant Finance Manager to charge the excess to the department nominated by the Finance Manager.

**Clinical Trial Claims**

15. Approved ANU clinical trials are declared to the Insurance Office (insurance.office@anu.edu.au) using the clinical trials spreadsheet. Failure to declare may result in exclusion from the insurance program.
16. Upon receipt of the **clinical trials spreadsheet**, the Insurance Office conducts a risk assessment to ensure the insurance coverage is sufficient.

17. The Insurance Office arranges additional coverage if clinical trials outside of Australia are required.

18. Adverse events associated with a clinical trial, including bodily injury to a research subject are reports to the Insurance Office immediately.

**Marine Hull Claims**

19. Incidences associated with the loss/damage of marine hull are declared to the Insurance Office ([insurance.office@anu.edu.au](mailto:insurance.office@anu.edu.au)) using the **Marine Hull Claim form**.

20. Upon receipt of marine hull claims, the Insurance Office:
   a. assesses the application; and
   b. attains written confirmation from the relevant Finance Manager to charge the excess to the department nominated by the Finance Manager.

**Claims Against the University**

21. University officials do not admit liability for anything for which a claim could be made against them or the University.

22. All actual and potential claims against the University are reported to the Insurance Office ([insurance.office@anu.edu.au](mailto:insurance.office@anu.edu.au)). Failure to declare may limit or negate the insurance protection for the University.

23. The Insurance Office notifies the Chief Financial Officer (CFO) and the General Counsel of any claims made against the University.

24. Claims are progressed in consultation with the University Legal Office (ULO) and a recommendation is made on resolving the claim.

25. The CFO ensures the University acts honestly and fairly in handling claims so that:
   a. claims are dealt with promptly and consistently; and
   b. legitimate claims are paid without litigation, which is avoided where possible.

26. Even where the University is no vicariously responsible, the University provides assistance to staff and students, provided that conduct is reasonable and responsible during the incident on official University business.
Self-Insurance Reserve (SIR)

27. The Insurance Office assess each claim and recommends the usage of the SIR and seeks approval from the Associate Director – Commercial Advisory for amounts up to AUD 250,000 or the CFO for any amounts greater.

Managing the University’s Insurance Program

28. In managing the University’s insurance program, the Insurance Office:
   a. undertakes a risk assessment in accordance with the Risk Management Policy to determine the appropriate level of insurance coverage;
   b. engages a licenced insurance broker for advice on the class and quantum of cover required; and
   c. exercises discretion on the appropriate level of insurance coverage.

29. Where changes are required including changing existing insurance policies or obtaining new insurance coverage, the Insurance Office will consult with the relevant insurance providers.

Records Management

30. The Insurance Office keeps records of all claims in relation to the:
   d. amount claimed from insurers;
   e. amount paid as excess; and
   f. measures taken to manage and minimise insurable risks.