

# FINANCE PROCEDURES MANUAL

## INSURANCE MANAGEMENT PROCEDURE

### INSURANCE MANAGEMENT PROCEDURE

Date approved		Date procedure will take effect		Date of Next Review	
Approved by	Director - Financial Services Unit				
Custodian title & e-mail address	Taxation and Insurance Manager - Ms Sadhna Sharma <a href="mailto:s.sharma@uts.edu.au">s.sharma@uts.edu.au</a> Telephone 9514 4670				
Responsible Division	Financial Services Unit				
Supporting documents, procedures & forms of this procedure	See weblink <a href="http://www.fsu.uts.edu.au/insurance/">http://www.fsu.uts.edu.au/insurance/</a> . Vice Chancellors Operational Directive - Travel (version 2; approved 26/06/07). See weblink: <a href="http://www.gsu.uts.edu.au/policies/documents/utstraveldirectives.pdf">http://www.gsu.uts.edu.au/policies/documents/utstraveldirectives.pdf</a> Workers Compensation <a href="http://www.ehs.uts.edu.au/emergency/wcomp.html">http://www.ehs.uts.edu.au/emergency/wcomp.html</a>				
Key References & Legislation					
Audience	Internet - public access via fsu website. Staff Intranet - UTS Staff Only				
Expiry date					

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### 1 Introduction to Insurance Management at UTS

This Chapter of the Manual is designed to assist staff and students with insurance related matters.

UTS has a number of insurance policies in place to manage transferable risk relating to all aspects of UTS life. It is not practicable to give full and precise details of all of the various UTS insurance policies as many are voluminous and contain special clauses to meet the UTS's particular requirements. However working descriptions of the nature and scope of relevant policies is available as a guide to approved persons via weblink - <http://www.fsu.uts.edu.au/insurance/policies/index.html>.

Note that:

- the summary information available via the web link does not override the actual content of insurance policies; and
- the contents of the policies are confidential to UTS, its insurance broker, and the underwriter and should not be disclosed to any non - UTS organisation or persons without the consent of the Taxation and Insurance Manager.

The insurance portfolio of UTS also covers Insearch and its Subsidiaries, UTS Childcare, UTS Union, Student Association, 2 SER-FM.

Any questions as to the extent of each cover, or any queries as to the UTS's liability on insurance matters which are not clear from this Manual or related weblinks, should be directed to the Taxation and Insurance Manager whose responsibility it is to manage the insurance program.

UTS uses AON as its broker of choice, and selected underwriters may vary from policy to policy. Other commercial insurance arrangements may only be entered into if AON cannot arrange cover, but additional cover or changes to existing cover may only be arranged by or with the approval of the Taxation and Insurance Manager.

The Taxation and Insurance Manager is required to submit the results of an annual 'Renewal Survey' to AON to enable renewal of coverage each year. This survey is completed prior to the renewal year which commences on 1 November and requires input from all Faculty Managers or the designated Faculty or Division Contact. The Faculty or Division designated contact is required to cooperate fully in providing this information. The results from the 'Renewal Survey' are used by UTS and its broker to review the insurable risk profile, and adjust coverage and premiums if necessary.

All staff members are encouraged to bring to notice any variation to existing risk to which UTS and its insurers might be exposed. Whilst UTS strives to be proactive by anticipating its likely insurance exposure and risk profile, the Taxation and Insurance Manager may not be conversant with some new exposures that arise from time to time.

UTS has a duty under the Insurance Contracts Act 1984 to disclose to the insurer every matter that UTS knows, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of insurance, and if so, on what terms. If you are uncertain about whether or not a particular matter is a matter that should be disclosed to the insurer, please contact the [Taxation and Insurance Manager](#).

### 2 Scope / Purpose (of this procedure)

The purpose of this Procedure is to provide guidance to staff and students regarding UTS insurances that may be relevant to their activities. It explains how to confirm that appropriate insurance coverage exists, what to do to report an incident and make a claim, and it also describes each step in the claims process by use of Flow Charts and descriptions. It includes weblinks to policy summaries, definitions of commonly used words, terms and abbreviations, and to approved forms.

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This procedure does not cover Workers Compensation Insurance which is arranged through the Human Resources Unit by the Manager EHS. It also does not cover non insurable risk and other forms of risk management.

### 3 Definitions

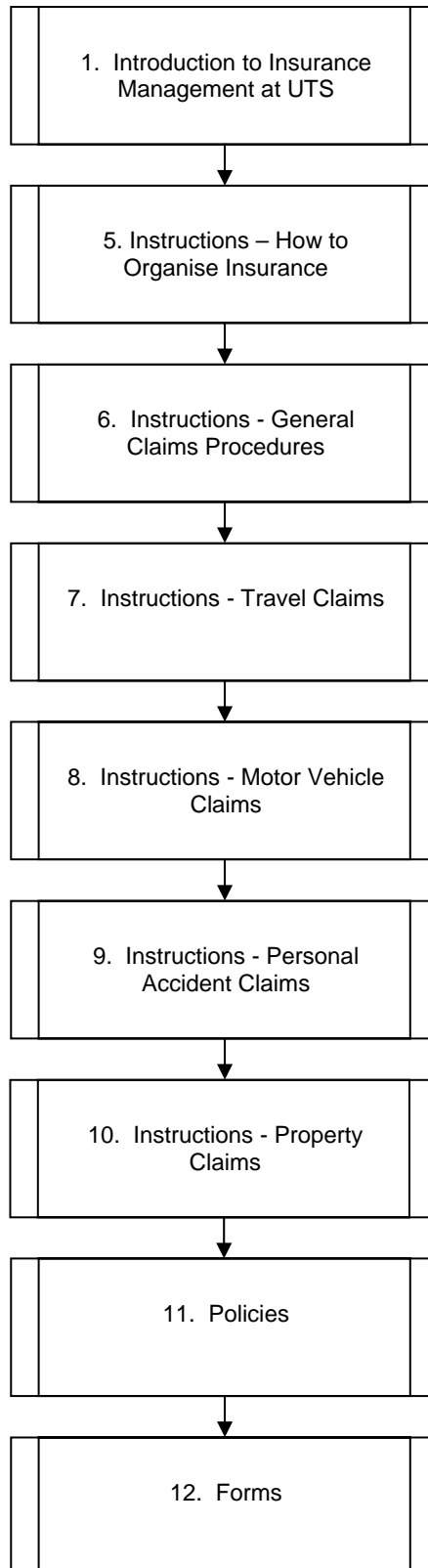
A comprehensive listing of definitions of words/terms/abbreviations used by UTS in relation to insurance matters can be viewed at <http://www.fsu.uts.edu.au/insurance/definitions/index.html>.

Word/Term/Abbreviation	Definition
<i>Certificate of Currency</i>	UTS's insurance broker/underwriter provides a <a href="#">Certificate of Currency</a> to UTS confirming the names of the insured party/ies and the insurer, policy number, period of insurance, interest insured, and limit of liability. It is used by UTS to confirm to a third party that particular insurance cover is current for the period indicated at the date of issue of the Certificate of Currency. Certificates of Currency are issued to the owners of sites where students are undertaking work experience or voluntary site visits arranged by UTS.
<i>Renewal Survey</i>	UTS conducts an annual survey with Faculty Managers prior to the renewal date of 1 November to enable UTS's insurance brokers to review the insurable risk profile and recommend adjustments to coverage and premiums - also see reference in the Introduction section above.
<i>Clinical Placements</i>	Includes teaching/trainee/research activities of: nursing, music therapy, health psychology, traditional Chinese medicine and pilates performed by academics, clinical academics and students of the appropriate UTS faculties.
<i>Clinical Trials</i>	Clinical Trials is defined as an experiment conducted on humans in order to assess the effects, efficacy and/or safety of a medicine, medical device, or procedure/intervention, that requires notification under the Clinical Trial Notification or Clinical Trial Exemption Scheme.
<i>Domestic Travel</i>	Travel that involves a destination within Australia, outside a 50km radius of the UTS campus.
<i>Overseas Travel</i>	Travel that involves a destination outside Australia.

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### 4 Flowchart



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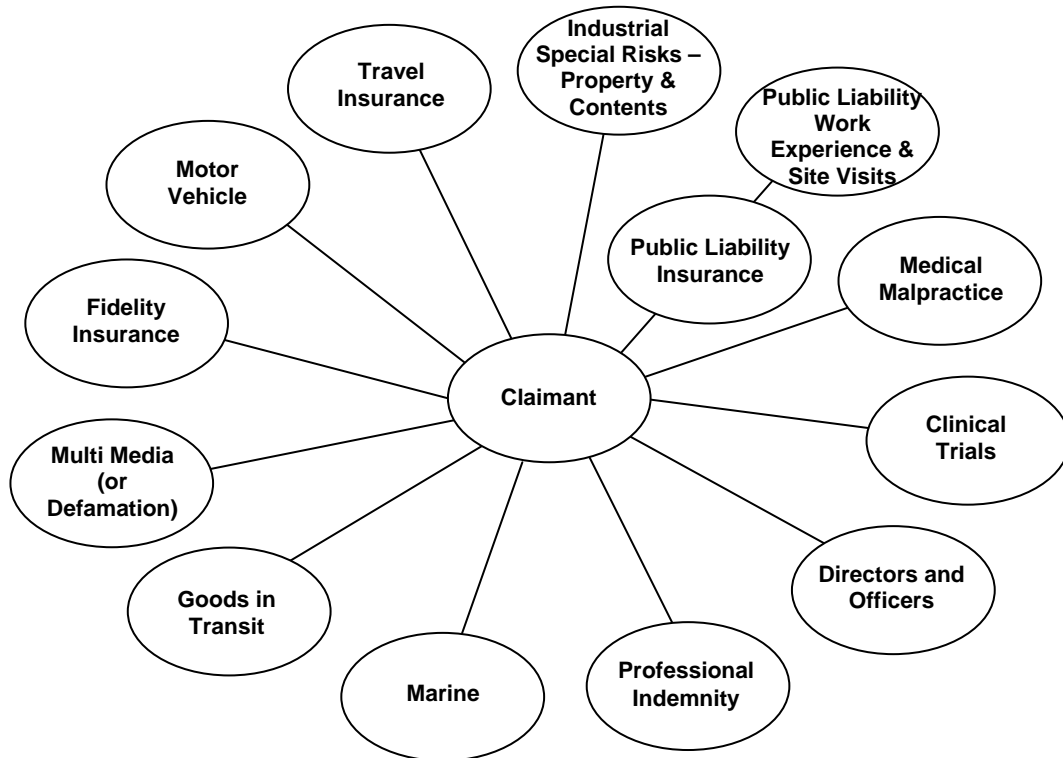
## INSURANCE MANAGEMENT PROCEDURE

### 5 Instructions - How to Organise Insurance

The following comments are a brief guide only to UTS insurances and the claims procedures applicable to the insurances most relevant to staff and students, and summarise information available on the insurance website. Additionally if a claimant is uncertain or requires clarification regarding any aspect of insurance cover or the claims process, their enquiry should be directed by email to [insurance@uts.edu.au](mailto:insurance@uts.edu.au).

#### 5.1 Getting Started

As a first step all persons needing to find out whether their particular activity or incident is covered by insurance and/or how to process a claim should firstly familiarise themselves with the information available regarding the specific policy and claims procedure via the weblink - <http://www.fsu.uts.edu.au/insurance/> and follow any instructions given. The list of relevant policies given at the web link demonstrates that the present overall coverage is quite comprehensive.



A full listing of relevant policies with weblinks where available is at Section 13 below, and relevant claims forms are available via weblink at Section 14 below.

#### 5.2 How to Organise Insurance

The following procedures are intended to assist students and staff to organise insurance cover for those situations they are most likely to encounter. For more specific information or where the situation does not fit precisely within the descriptions given please contact the Tax and Insurance Section at [insurance@uts.edu.au](mailto:insurance@uts.edu.au).

##### (a) Insurance for UTS Students.

Students are insured by UTS whilst engaged in Campus/Course related activities and/or practical placement or community/Industry placement activities officially approved by UTS Faculty/Division.

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Prior to a student commencing work experience, site visits or clinical placements, both the student and the relevant Faculty Manager are responsible for organising insurance cover over the student's activities. The Faculty Manager must obtain a copy of the relevant insurance 'Certificate of Currency' (see weblink - [Certificate of Currency](#)) and forward to the host person/organisation.

However should an activity be contemplated that is not covered by these arrangements, or where the risk to UTS is higher than normal, the Faculty Manager should consult beforehand with the Taxation and Insurance Manager who can arrange extra cover at short notice.

### (i) Insurance for Work Experience (or Practicum) and Site Visits

1. Download the relevant indemnity form from web link <http://www.fsu.uts.edu.au/insurance/types/workexperience.html>.
  - Indemnity Form - Work Experience; or
  - Indemnity Form - Site Visit.
2. Complete the form and have it authorised by the Faculty/Division.
3. Faculty Managers/Administrators and Program Directors may download the master copy of the Public Liability and Personal Accident certificate of currency and personalise it with student details.
  - [Personal Accident](#)
  - [Public Liability](#)
4. Give the student a copy of the approved indemnity form plus the certificates to be taken to the receiving organisation.
5. A copy of the approved indemnity form should be kept at the Faculty/Division for records in case a claim arises.

### (ii) Insurance for clinical placements.

These are placements involving medical services and are applicable to the Faculty of Nursing, Science, Education, and SSU.

All faculties involved with clinical placements have their own procedures/guidelines and students must arrange insurance cover by contacting the relevant faculty.

### (b) Insurance for UTS Staff

All staff members of UTS are insured by the UTS whilst engaged in work related activities. Staff members are covered under -

#### 1. Travel Insurance while on UTS business.

When travelling on approved business staff members are automatically covered under UTS's Corporate Travel Policy (see Section 7 and 11 below). A staff member intending to undertake travel must complete a Staff Overseas Travel Application Form or a Staff Domestic Travel Application Form (download via web link [Corporate Travel Insurance](#)) and obtain approval prior to travel. Originals of the form should be forwarded to Accounts Payable. The relevant Faculty/Division must keep copies of all travel forms for records and auditing and any future claims.

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### 2. Motor Vehicle Insurance for salary packaged cars

Salary packaged vehicles are covered by motor vehicle insurance (see Sections 8 and 13 below).

### 3. Professional Indemnity

UTS has an insurance policy (see Section 13 below) to protect UTS and its employees against any claims arising as a result of an alleged breach of professional duty in the conduct of UTS's business during the period of cover and notified to the Insurer during the period of cover.

### 4. Directors and Officers Liability

Staff members who are acting as Directors on a Board where UTS has an interest are covered under insurance (see Section 13).

### 5. [Workers Compensation \(Managed by EHS\)](#)

#### (c) Other UTS Insurance

All insurances listed below at section 13 are organised based on the annual renewal declaration. If there is any major change in business activity, or any change to UTS's risk profile, Tax and Insurance Section must be notified immediately to organise adequate cover.

## 6 Instructions - General Claims Procedure

The following '*General Claims Procedure*' is designed to provide generic guidance only on the procedures to be followed in the event of any incident that might give rise to a claim occurring under any of the UTS's insurance policies. **More specific guidance on the most commonly used policies follows in the succeeding sub sections and in the Flow Charts below.** If there are inconsistencies between the *General Claims Procedure* and the specific guidance given below or in the Flow Charts, the specific guidance prevails. Specific guidance is provided in relation to travel, motor vehicle, personal accident and property insurances, and indemnities for work experience and voluntary site visits by students.

All claims are to be reported immediately or as soon as you become aware of it by email to [insurance@uts.edu.au](mailto:insurance@uts.edu.au). Emails sent to this address are received simultaneously by UTS Insurance Broker (AON) and the Taxation and Insurance Manager.

To enable the processing of the claim without delay and to minimise the possible damage or injury incurred, it is important that the following action be taken:

- All reasonable steps should be taken following an accident or loss to protect the property or person from any further damage or injury.
- Any incident which may give rise to a claim should be immediately reported by email to [insurance@uts.edu.au](mailto:insurance@uts.edu.au) to avoid any potential for denial of liability from underwriters alleging late notification.
- Any loss by theft and/or wilful or malicious damage should be immediately reported to the nearest Police station.
- Comply with the relevant claims procedure specific to the class of insurance for which the claim applies to.
- Complete the correct claim form and attach all associated claims documents. Where a specific claim form has not been specified, the General Claim Form should be used. This claim form is available through the weblink at Section 14 below.



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- Forward claim documentation including any supporting papers without delay to [insurance@uts.edu.au](mailto:insurance@uts.edu.au) or to the Taxation and Insurance Manager.

### 7 Instructions - Travel Claims

If a person wishes to make a claim under Travel Insurance he/she should firstly read the Vice Chancellors Operational Directive - Travel (<http://www.gsu.uts.edu.au/policies/documents/utstraveldirectives.pdf>), and then check the relevant policy weblinks [Corporate Travel Insurance](#) and [Private Travel Insurance](#) to ascertain whether the claim is valid. Cover is only available to persons who were travelling on UTS approved business.

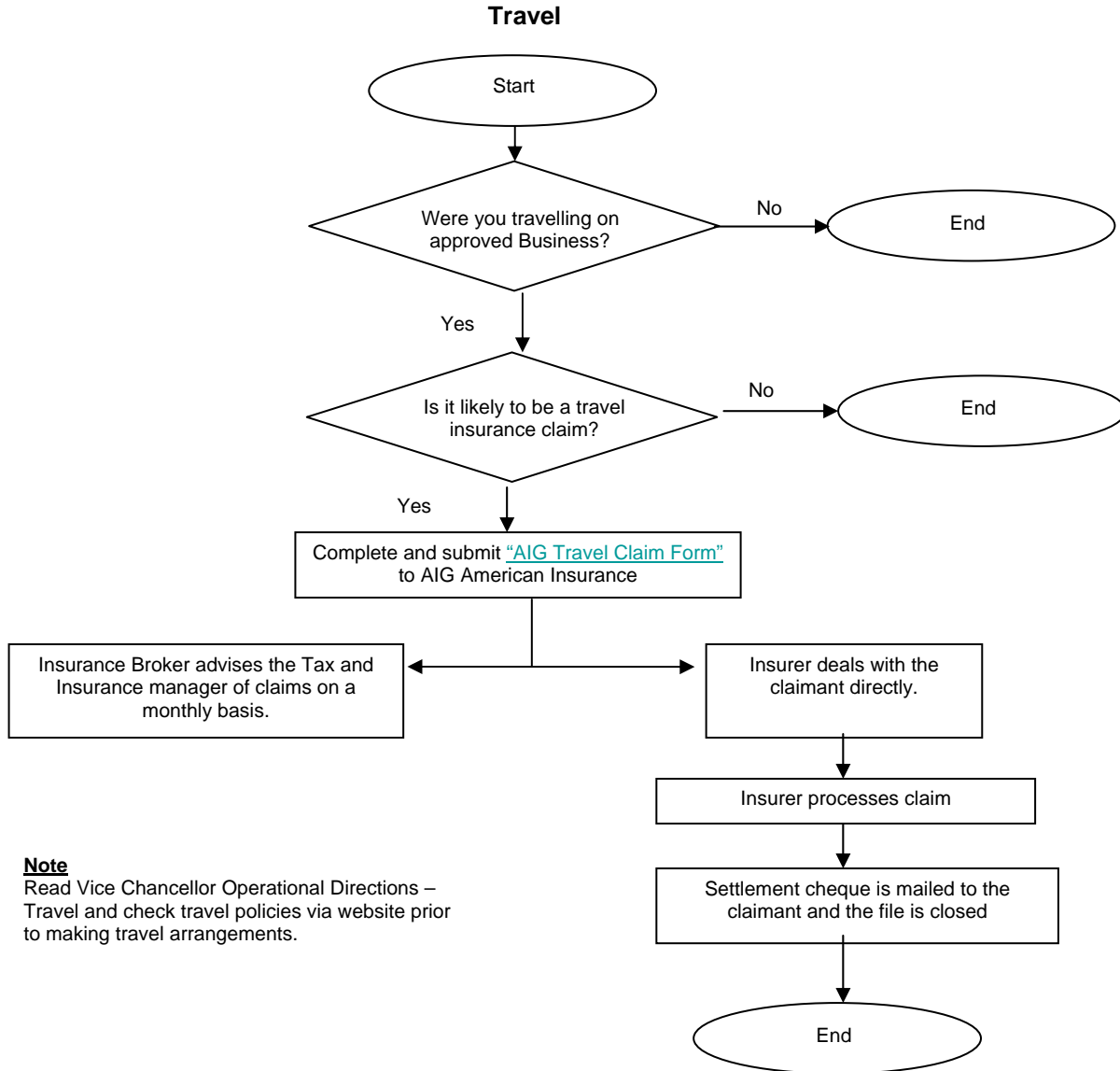
If the claim appears to be valid the form 'AIG Travel Claim Form' (see weblink below at Section 14 below) is completed by the claimant and is submitted direct to the insurer. The insurer is AIG American Home Assurance Company.

The underwriter deals directly with the claimant and processes the claim to finality.

The applicable Excess (or deductible) is \$200 per claim for all non medical claims. The excess is borne by either the Traveller or Org Unit.

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### 8 Instructions - Motor Vehicle Claims

There are 3 categories of motor vehicles referenced under the UTS's insurance arrangements. Claimants need to ascertain the relevant category to which the vehicle in question belongs. The categories are:

- UTS Fleet - Vehicles owned by UTS (eg Pool vehicles and vehicles owned by Business Units of UTS);
- SSG Fleet - Salary packaged vehicles belonging to Senior Salary Group Staff (Executive Staff). The insurance for these vehicles is with CGU; and
- General Staff Fleet - Salary packaged vehicles belonging to any other staff members that are not in the senior group. UTS does not hold insurance cover for these vehicles. The insurance is arranged by 'Customfleet' and is placed with Lumleys Insurance. In addition Customfleet do not organise insurance for Associate Leases. It is the responsibility of the individual to organise their own insurance.

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**(a) UTS Fleet Vehicles and SSG Fleet Vehicles**

In event of an accident the Driver can either Telephone 1300 668 136 (toll free) and report the incident directly to CGU Insurance quoting Policy no. 24F1060148 or can download the claim form from [http://www.fsu.uts.edu.au/insurance/forms/cgu\\_mv\\_claim\\_form.pdf](http://www.fsu.uts.edu.au/insurance/forms/cgu_mv_claim_form.pdf) , complete it and send it to CGU Insurance. A Claim Number and Case Manager will be provided.

CGU Insurance will process the claim to finality.

The applicable Excess is \$500 and is charged to the employees Cost Centre.

**(b) General Staff Fleet Vehicles**

Complete the [Lumleys claim form](#) and lodge directly with Lumleys. The relevant insurance policy numbers is shown on the claim form. Lumleys can be contacted on 02 9248 1111 (BH) or 1800 652 256 (AH).

The Claimant deals directly with Lumleys.

The applicable Excess is \$500 and is charged to the employee by the smash repairer.

**(c) Personal Injury from Motor Vehicle Accident**

Motor vehicles are covered by a statutory third party personal injury scheme ('Green Slip'). Potential claims and reports of accidents in which a non UTS person is injured, must be promptly reported by the driver to the Taxation and Insurance Manager. If a UTS Staff member is injured please refer to section 9 - Instructions - Personal Accident Claims.

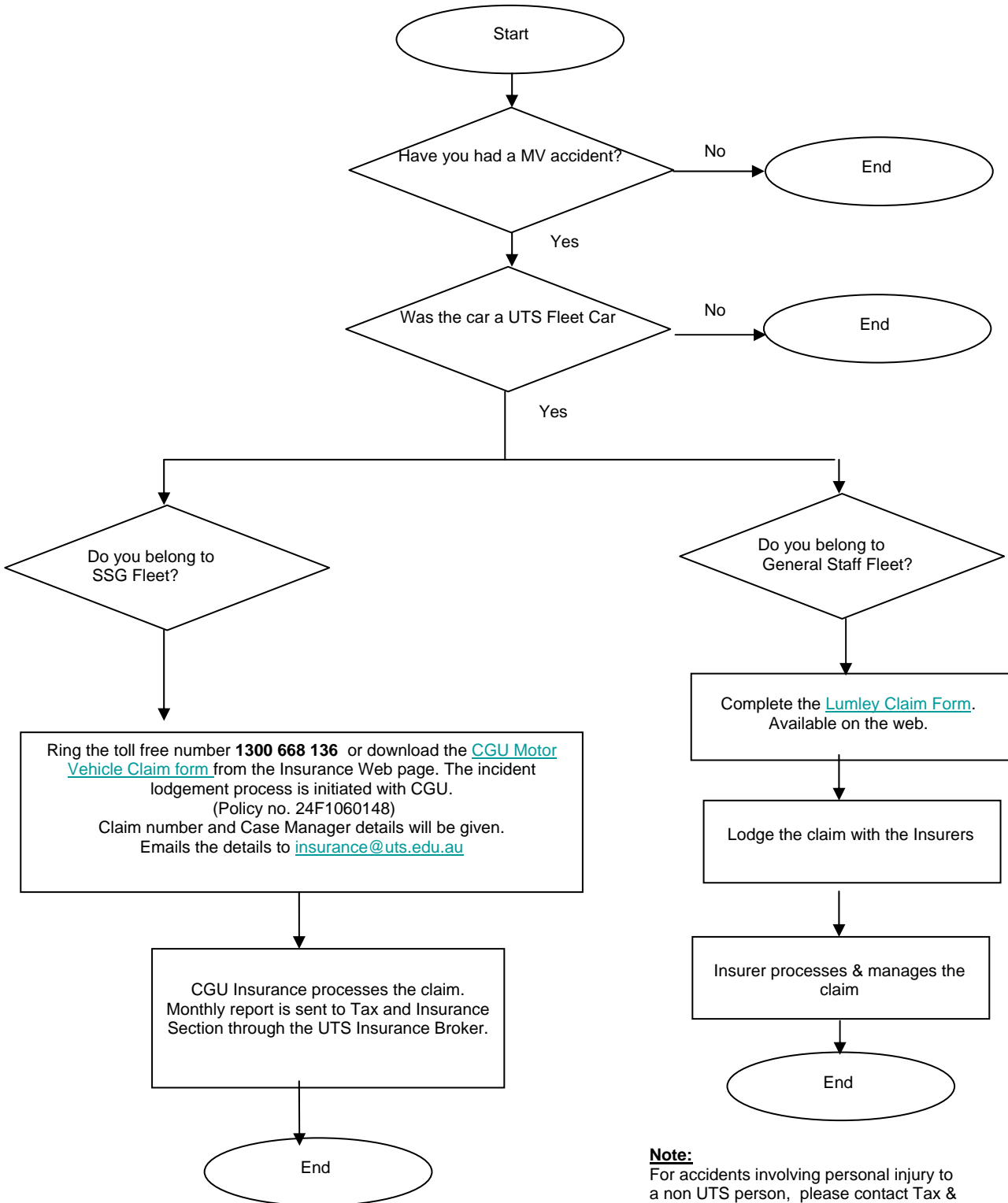
**(d) Personal cars used for work purpose.**

UTS motor vehicle policy does not cover the use of staff member's personal motor vehicle on university business. In case of an accident involving a staff member's personal motor vehicle, the staff member will have to rely on their own motor vehicle policy for all damages/repair to the motor vehicle.

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### Motor Vehicle Accidents



**Note:**  
For accidents involving personal injury to a non UTS person, please contact Tax & Insurance Section.

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### 9 Instructions - Personal Accident Claims

If a person has been involved in an accident or incident they should report it immediately to UTS Security, their supervisor, their lecturer, or the Head of Faculty using the form 'Accident/incident report'. The form (see insert below) can be obtained from Security, Faculty Managers or can be downloaded from <http://www.ehs.uts.edu.au/forms/accidentincidentreport.pdf> . A copy is to be submitted to the Environment, Health and Safety Branch (EHS).

EHS will establish with the claimant whether they wish to submit a claim.

If the person is a member of staff (irrespective of whether they are permanent, part time, or casual), and wish to lodge a claim, EHS may process it under Workers Compensation provisions.

If the person is not a member of staff (eg a student or visitor) and wish to lodge a claim -

- EHS will direct the claimant to contact the Taxation and Insurance Manager who will request them to submit the 'AIG Personal Accident Form' and if appropriate or if injury has been suffered, the 'AIG Attending Physicians Statement' (see weblink below at Section 14 below).
- The Taxation and Insurance Manager will acknowledge receipt of the claim and upload it electronically to the UTS's broker, AON.
- AON on forward the claim to the insurer (AIG Insurance) for processing.
- AON administers the claim, including all communications with the UTS and the claimant.



**Accident/incident report** 

**Environment, Health & Safety**

**SECTIONS 1, 2 & 3 TO BE COMPLETED BY THE PERSON INVOLVED**

**1. Personal details**

Surname \_\_\_\_\_ Given Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 Telephone (M) \_\_\_\_\_ (H) \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 Student  Staff  Visitor  
 Student/Staff No \_\_\_\_\_ Faculty/Unit \_\_\_\_\_  
 Course/Occupation \_\_\_\_\_

**2. Accident/incident details**

Date of accident \_\_\_\_\_ Time of accident \_\_\_\_\_  
 Where did it happen? Campus \_\_\_\_\_ Building \_\_\_\_\_ Room \_\_\_\_\_  
 Please describe the accident/incident (What happened? What were you doing at the time?)  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Accident/Incident reported to \_\_\_\_\_ Position \_\_\_\_\_ Telephone \_\_\_\_\_  
 Date reported \_\_\_\_\_ Time reported \_\_\_\_\_  
 Witnesses (if any) Surname \_\_\_\_\_ Given Name \_\_\_\_\_  
 Address \_\_\_\_\_ Telephone \_\_\_\_\_

**3. Only complete in case of injury or illness**

Part of body injured (eg back) \_\_\_\_\_  
 Type of injury/illness (eg sprain, dermatitis) \_\_\_\_\_  
 Treatment Received:  No treatment  Self-Treatment  Medical treatment  
 First Aid \_\_\_\_\_ Name of First Aider \_\_\_\_\_  
 Describe treatment: \_\_\_\_\_  
 Were you referred for further treatment?  Yes  No Did you have any time off work?  Yes  No  
 If yes contact EHS on ext 1056.

**PERSON INVOLVED TO SIGN**

Signature \_\_\_\_\_ Date \_\_\_\_\_

**THIS SECTION MUST BE COMPLETED BY THE IMMEDIATE SUPERVISOR**

**4. Investigations** (Manager/Supervisor to complete)

What action will be taken to prevent a similar accident/incident? By whom? \_\_\_\_\_ By when? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Name (Print) \_\_\_\_\_ Telephone \_\_\_\_\_  
 Faculty/Unit \_\_\_\_\_  
 Signature \_\_\_\_\_ Date \_\_\_\_\_

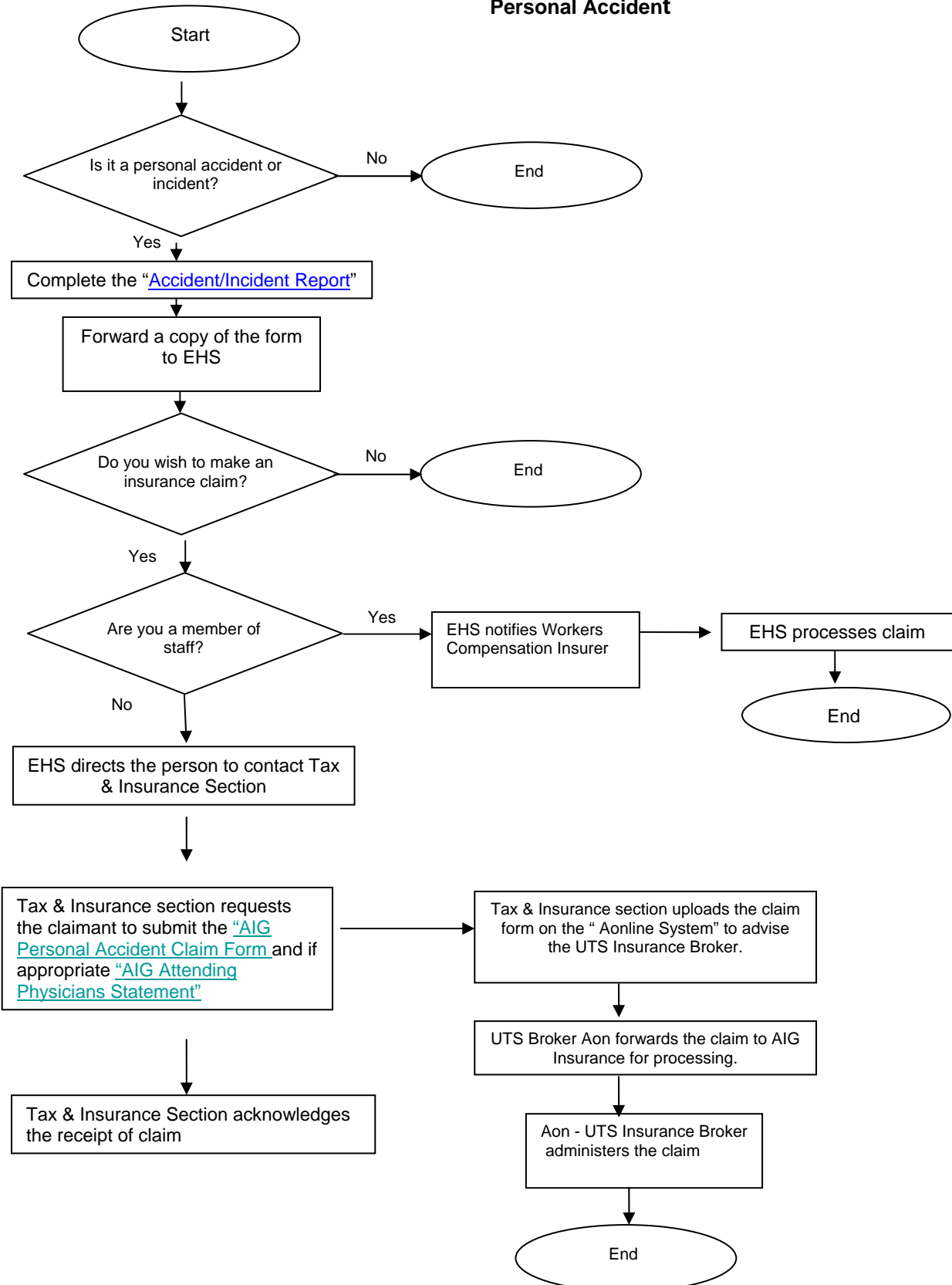
Send original to EHS Branch and copy to Head of Faculty/Unit

**Environment, Health & Safety Branch**

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### Personal Accident



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### 10 Instructions - Property Claims

All property claims must be notified in the first instance by email to [insurance@uts.edu.au](mailto:insurance@uts.edu.au)

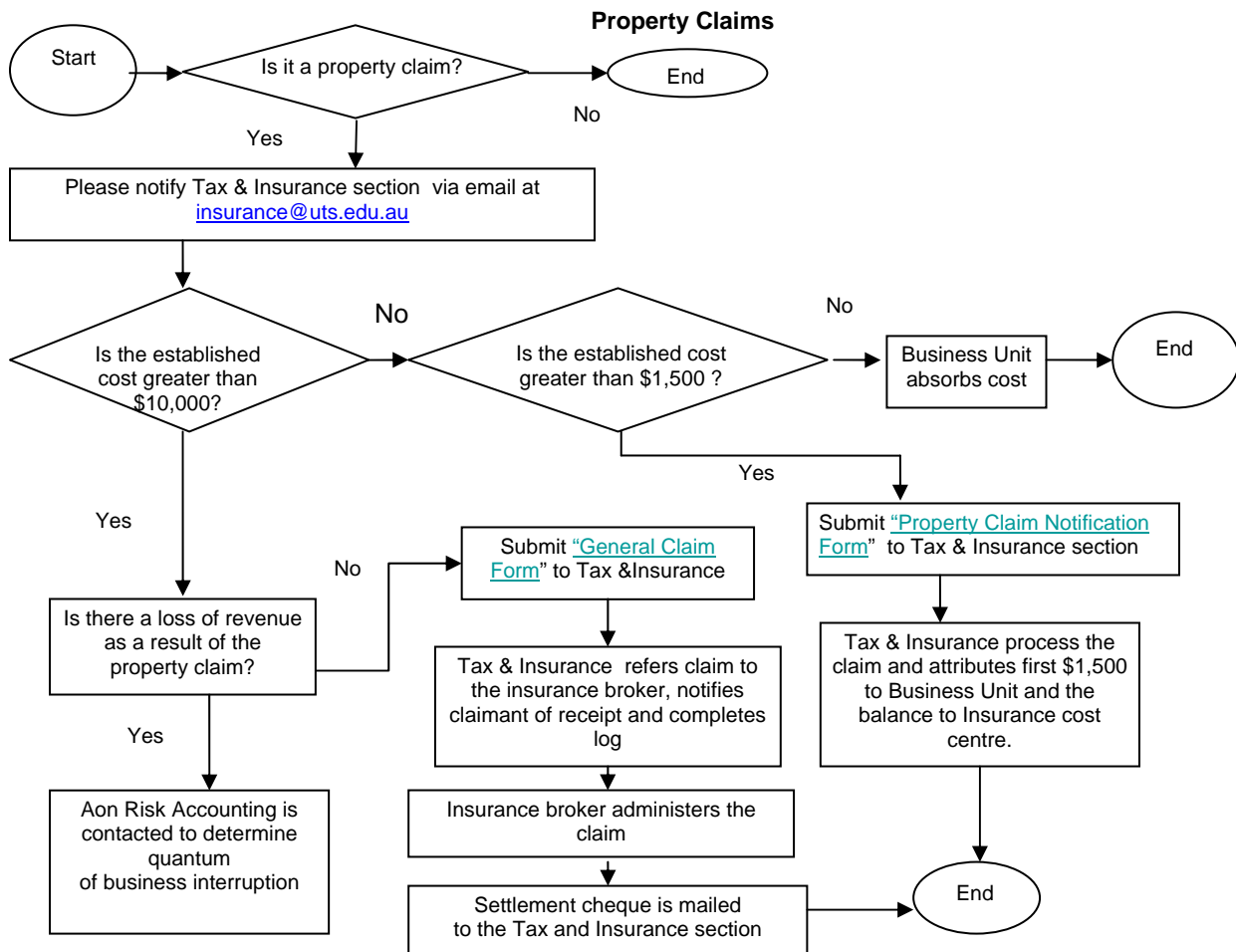
UTS carry its own indemnity for claims up to the value of \$10,000. For losses under the value of \$10,000, The Faculty or Business Unit must complete and submit a '[Property Claim Notification Form](#)' to the Taxation and Insurance Manager. The claim will be processed by the Taxation and Insurance Manager as a under deductible claim. The first \$1500 will be attributed to the Faculty or Business Unit with the balance being attributed to the Insurance cost centre.

UTS has insurance cover where a claim is for a value of greater than \$10,000. If there has been a loss of revenue as a result of the claim, the faculty or Business Unit must contact AON Risk Accounting to determine the quantum of business interruption and then submit a 'General claim form' to the Taxation and Insurance Manager.

If no loss of revenue has occurred the Faculty or Business Unit submits a 'General Claim Form' to the Taxation and Insurance Manager.

The Taxation and Insurance Manager will manage the claims process through the UTS insurance broker, and will log the claim and notify the claimant.

The settlement cheque will be mailed directly by the Broker to the Tax and Insurance Section, FSU.



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### 11 Instructions - Medical Malpractice

The Policy is a negligent based policy that covers claims arising from the clinical placement and research activities of the University.

Clinical Placements means teaching/trainee/research activities of: nursing, music therapy, health psychology, traditional Chinese medicine and pilates performed by academics, clinical academics and students of the appropriate UTS faculties. Clinical placements must be approved by the Faculty to be covered.

Clinical or drug trials are excluded under this policy, however, includes cover for Research Projects through the 'Definition of Malpractice' endorsement. The Definition of Malpractice endorsement is as follows:

*For the purpose of this clause, Research Projects shall mean any study or project approved by the Insured's Human Research Ethics Committee where there is treatment or testing being provided to/for/on human volunteers for the purposes of a study or project.*

*Provided always that:*

- i. *the employees and/or students performing such treatment or testing are appropriately qualified to perform the tasks assigned to them or appropriately supervised by persons who are qualified.*
- ii. *Research Projects do not include any drugs, medicines or medical devices that have not been approved by the Therapeutic Goods Administration*
- iii. *Research Projects does not include a Clinical or Drug Trial.*

This definition states that any project that is required to be notified under either the Clinical Trial Notification (CTN) or Clinical Trial Exemption (CTX) schemes will be excluded by the Policy. If the projects UTS are undertaking are not required to be notified under the CTN or CTX schemes, and fit within the above criteria of a Research Project, they will be covered under the Policy.

### 12 Instructions - Clinical Trials and Research Projects

The Policy specifically covers for the conduct of any clinical or drug trials. This is a no fault policy.

*For the purpose of this clause a Clinical or Drug Trial is defined as an experiment conducted on humans in order to assess the effects, efficacy and/or safety of a medicine, medical device, or procedure/intervention, that requires notification under the Clinical Trial Notification or Clinical Trial Exemption Schemes.*

*No Fault Insurance is a type of policy that allows for the policyholder (UTS) to be reimbursed by its Insurer without proof of fault.*

To obtain cover Research activities are required to be declared to the Insurer prior to the commencement of the activity.

For more information on the terms and condition of the cover please refer to the Clinical Trials webpage.



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### 13 Insurance Policies

UTS has the following insurance covers in place to manage transferable risk relevant to staff and students (for more detail see also link <http://www.fsu.uts.edu.au/insurance/types/index.html>) -

1. [Clinical Trials](#) - The policy is a no fault policy. It covers the research activities of UTS. To confirm cover, research activities are required to be declared to the Insurer prior to commencement of the activity.
2. [Corporate Travel Insurance](#) - Covers UTS Staff and Student on business or academic related travel. The cover is for international and domestic travel. See also Clause 4.7 of the Vice Chancellors Operational Directive - Travel (Version 2 approved 20.06.07).
3. [Defamation](#) (or Multimedia Protector) - This is a "claims made" (see definitions) policy. No claims may be made once the policy expires or is cancelled. Enquiries should be directed to the Taxation and Insurance Manager.
4. [Directors & Officers Liability](#) - Legal and/or employment practices liability for wrongful acts committed by the insured persons for which he/she is not indemnified by UTS. Enquiries should be directed to the Taxation and Insurance Manager.
5. [Fidelity Guarantee](#) - This policy covers loss to the employer directly resulting from a fraudulent or dishonest act(s) by an employee(s). Enquiries should be directed to the Taxation and Insurance Manager.
6. [Goods in Transit](#) (includes Marine Transit) - This insurance protects against damage to property & equipment of UTS and its affiliates while in transit.
7. [Hirers Liability](#) - In addition to the above insurance policies that are held by UTS, there are some instances where UTS will insist that third parties with whom it does business have specified insurance cover. An example is where UTS hires property and facilities from various non-UTS parties and UTS requires the hirer to have public liability insurance.
8. [ISR - Property & Contents](#) - UTS has insurance cover to protect its building, property and equipment under an Industrial Special Risk cover.
9. [Marine Hull](#) - Watercraft owned by UTS and its affiliated bodies are covered by this policy.
10. [Medical Malpractice](#) - This policy covers the teaching/trainee/research activities of nursing, music therapy, health psychology, traditional Chinese medicine and Pilates performed by academics and students. Special insurance coverage applies to midwives. It is a negligent based policy and covers claims arising from medical services provided by UTS Staff and Student. Mainly applicable to students of Nursing and Science (but not limited to), who have clinical placements as compulsory part of their course activity.
11. [Motor Vehicle](#) -

Salary Packaged Cars for Senior Staff and UTS owned Pool Vehicles - All UTS Executive Remuneration Salary cars and pool cars are covered for damage and third party liability or loss to the motor vehicle in the event of an accident.

Salary packaged cars for General Staff - insurance for General staff is organised by Custom Fleet through Lumleys Insurance.

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12. **Personal Accident** - Students undertaking voluntary work experience or going on site visits are covered by UTS's public liability and personal accident insurance cover see web link [Public Liability Work Experience and Site Visits](#)
13. **Private Travel Insurance** - Covers UTS Staff and Students who want to extend their travel for leisure before or after the approved corporate travel or want to take travel insurance for pure leisure.
14. **Professional Indemnity** - UTS has professional indemnity cover to protect against errors and omissions in the provision of professional services.
15. **Public Liability** - Covers financial loss caused by an injury to a non-employee that results from the business's negligence and that occurs on its premises.

UTS's legal liability to pay damages or compensation arising out of personal injury or damage to property caused where by UTS is proven to be negligent.

16. **Workers Compensation Insurance** - This policy covers all staff for injury/illness where work is the substantial contributing factor. The injury/illness may have occurred while at work, travelling for work, travelling to/from work or on an authorised absence (i.e. attending a conference).

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### 14 Insurance Forms

The following is a comprehensive listing of approved forms together with related weblinks.

[AIG Attending Physicians Statement](#)

[AIG Travel Claim Form](#)

[AIG Personal Accident Form](#)

[EHS Website - Workers Compensation](#)

[General Insurance Claim Form](#)

Indemnity Form

- [Voluntary Work Experience](#)
- [Site Visit](#)

[Marine Hull Claim Form](#)

Motor Vehicle Insurance Claim Form -[Claim Form](#)

[Ownership Declaration](#)

[Property Claim Notification Form](#)

[Staff Domestic Travel Forms](#)

[Staff Overseas Travel Form](#)

[Travel Emergency Card](#)

# FINANCE PROCEDURES MANUAL

## INSURANCE MANAGEMENT PROCEDURE

### 15 Roles & Responsibilities

The Chief Financial Officer is responsible for all insurance matters relating to UTS and its affiliates, excepting where otherwise agreed with a particular affiliate.

The Taxation and Insurance Manager reports to the Finance Manager Financial Services Unit, and is responsible for managing the UTS's insurance program. No other person should attempt to arrange insurances for UTS and its affiliates.

All insurance related questions, issues, reports, communications and documents relating to potential and actual claims, procedures, cover, Certificates of Currency, the annual Renewal Survey, etc that are not adequately dealt with under the procedures outlined above are to be referred in the first instance to the Taxation and Insurance Manager for advice and possible ongoing management.

The Taxation and Insurance Manager is:

Ms Sadhna Sharma	Phone: +612 9514 4670
Tax and Insurance Manager	Fax: +612 9514 2880
Financial Services Unit	Email: <a href="mailto:insurance@uts.edu.au">insurance@uts.edu.au</a>

### 16 Version Control Table

Version Control	Date Released	Approved By	Amendment
V1.0	YYMMDD (the date the procedure takes effect)	Contact person - full name & title	Include any superseded procedures and what the amendment is to the document.

END