



University Marine Transit Insurance

Insurer:	Zurich Marine Cargo
Policy Number:	FC880570
Policy Form Ref:	ZCYP636LC
Policy Period:	1 June 2019 to 31 May 2020

Important note for individual who transports equipment out of the UK

Certain goods, equipment, technology, including software on computers/laptops, may be subjected to export control. Before removing or transferring any equipment and technology outside the UK, individuals should use an online checker tool to establish whether their equipment is controlled and requires an export control licence.

<https://www.gov.uk/government/organisations/export-control-organisation>

It is the responsibility of individuals to check and confirm the compliance of export control. Failure to comply is a criminal offence.

For advice and further information, please contact the University's Export Control Compliance Team at ecc@manchester.ac.uk.

The University's Marine Transit Insurance provides cover for physical loss or damage to goods in the ordinary course of transit, including:-

- (1) Movement of University owned equipment to and from University buildings used in fieldtrips, research projects, exhibitions or equipment sent away for repair, including temporary storage at its destination for up to 3 months
- (2) Movement of University owned equipment between University buildings
- (3) One-way journey of University owned equipment which is newly acquired or permanently removed for which the University is responsible
- (4) Non-University owned equipment which the University is responsible for insuring the item (as stated in contract agreement) whilst being transported to and from the University. If there is no contract agreement, there must be a written confirmation from the third party, and was agreed by the School, that the University is responsible for the insurance of the equipment whilst it is in the University's custody and control.

All goods must be packed and stored using appropriate methods having regard for the nature of the goods involved and the method of transport.

[Note: property of others that is not transported at the University's risk is not covered by the policy. If you are uncertain about whether or not any property that you are moving is covered by the University Marine Transit Insurance, please contact the Insurance Office (insurance@manchester.ac.uk).]

Specification of Cover

Insured property is covered for:

- theft and malicious damage following violent or forcible entry
- accidental damage to goods
- goods in storage whilst in the ordinary course of transit (i.e. before goods have reached the final destination), including loading and unloading
- certain unexplained non-delivery may be covered, depending on the circumstances

The following covers are **NOT** provided:

- theft from unattended vehicle if the goods are conveyed by individual via ship, rail, air (including cargo hold or cabin luggage) or motor vehicle
- loss, damage or expense proximately caused by delay, whether the delay is caused by a risk insured against or not
- costs involved in repeating work undertaken to collect/produce the property
- installation cover, including losses and costs arising as a result of dismantling and reassembling equipment as well as packaging etc. for the purpose of transporting it
- consequential loss, i.e. normal wear and tear, and gradual deterioration
- accidental damage to goods if the item was in use at the time of the loss* (see note below)
- loss or damage to goods arising from breakdown of refrigeration equipment or ordinary leakage
- loss or damage to goods as a result of insufficient or unsuitable packing
- loss or damage to goods arising from negligent or wilful misuse
- loss or damage to goods resulting from the criminal acts of University personnel
- bruising, scratching, chipping, denting and claims for repainting on unpacked, unprotected or crated items.
- rust, oxidation and discolouration on unpacked, unprotected or crated items
- mechanical and/or electrical and/or electromagnetic derangement unless caused by a risk insured against
- loss or damage to goods if transit is undertaken by non-approved operator, i.e. not holding a valid safety and security certificate

[Note

- * If item is transported to a third party premises and is in use there, the responsible person should seek insurance cover under the third party insurance policy whilst the item is under their care and custody.

Maximum sums insured

	Limit of Indemnity	Excess
Loss of documents	£20,000 per shipment	£500
Approved conveyance by a third party Courier	£500,000 per conveyance / shipment	£500
Conveyances by University owned or hired vehicles	£500,000 any one vehicle	£2,500
Postal sending	£5,000 per postal	£500
University staff maintenance tools, equipment	£20,000 any one loss	£500
Between university buildings	£250,000 per removal	£500

Exhibition Cover

	Limit of Indemnity	Excess
Exhibitions (up to 5 x worldwide)	£25,000 per exhibition	£250

Storage Cover

Storage cover is provided no more than 60 days at the destination seaport or 30 days at airport.

	Limit of Indemnity	Excess
Location in the ordinary course of transit in UK	£1,000,000 any one loss	£500
Any one location in respect of Fieldtrip equipment for up to 3 months where items are secured and are not in use	£500,000 any one loss	£1,500

Unspecified location outside the ordinary course of transit	£40,000 maximum any one location	£250
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Note: Value of goods is new replacement cost plus taxes/duty as applicable.

Exclusions

Property excluded: (if cover required for these excluded properties, please contact Insurance Office)	<ul style="list-style-type: none"> • Works of art, precious objects or similar • Money, bullion, negotiable documents or similar • Livestock or hazardous goods • Sales Samples • Driver's personal effects 		
Countries excluded: Also any locations which may be the subject of international sanctions, or any countries where their local legislative decrees insurance must be effected locally, unless specially declared and accepted by the Insures prior to shipment.	<table border="0"> <tr> <td> <ul style="list-style-type: none"> • Afghanistan • Cuba • Eritrea • Ethiopia • Iran • Iraq • Liberia • Lebanon • Myanmar • Nicaragua • Nigeria </td> <td> <ul style="list-style-type: none"> • North Korea • Rwanda • Sierra Leone • Somalia • Sudan • Syria • Uganda • Uzbekistan • Yemen • Zimbabwe </td> </tr> </table>	<ul style="list-style-type: none"> • Afghanistan • Cuba • Eritrea • Ethiopia • Iran • Iraq • Liberia • Lebanon • Myanmar • Nicaragua • Nigeria 	<ul style="list-style-type: none"> • North Korea • Rwanda • Sierra Leone • Somalia • Sudan • Syria • Uganda • Uzbekistan • Yemen • Zimbabwe
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Cover time limits	<ul style="list-style-type: none"> • For fieldtrip equipment only, temporary storage cover provided at the property's destination up to 3 months only. 		

Security conditions

<p>Security in transit (whilst under the control of the University)</p> <p>* Note that it is a requirement of the policy that these provisions are known and understood by University drivers.</p>	<p>Following security measures must be adhered to if the property is transported using University/hired vehicles or privately owned vehicles:</p> <ul style="list-style-type: none"> • All security devices fitted to the vehicle must be put into effect. • Keys are removed from the vehicle and are put into a safe place. • All vehicle doors, windows and other openings must be properly fastened and securely locked whilst the vehicle is left unattended. • The vehicle must be parked in secured location, such as <ul style="list-style-type: none"> – fully enclosed building of substantial construction which is security locked or under constant supervision – security carpark which is constantly attended – fully enclosed and securely locked compound <p>For any non-compliance, the claimant is responsible for 10% of each and every loss in respect of claims for theft or attempted theft.</p> <p>Alternatively the goods maybe removed from the vehicle to secure premises, then theft cover would operate subject to violent and forcible entry to or exit from the premises.</p>
Security at destination	<ul style="list-style-type: none"> • Cover for theft or malicious damage is subject to there having been forcible and/or violent entry to the premises.

	<ul style="list-style-type: none"> • For fieldtrip equipment, if it is not possible to provide the same level of security as that in permanent buildings. The responsible person should undertake appropriate risk assessment ensuring that all necessary steps and actions are taken to protect and secure the property as are reasonable in the circumstances. • Property left unsecured and unsupervised (e.g. equipment left in the open to collect data) will not be covered for theft or malicious damage.
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Arranging Marine Transit Insurance

- (1) Insurance is in place for the transits of property meeting the specification of cover detailed as above without charge to the user.

Schools/Units must keep a good record of all transits, including the dates/period of trips, destinations, estimated value of equipment being covered, and so on. Schools and Units will need to advise the Insurance Office of any equipment being moved under the automatic cover by sending a transit record sheet to the Insurance Office.

A template of transit record sheet is provided in Appendix B. Please contact the Insurance Office for an electronic copy of transit record sheet.

- (2) For property not meeting the specification of cover, please contact the Insurance Office if marine transit cover is required. Please provide full details of the property to be moved, destination, reinstatement cost of the property, method of conveyance and packaging, and use at the destination. Insurance cover in these cases will be subject to prior agreement with the insurer and may take up to 10 days to arrange (possibly longer in complex cases). Users will be asked for an account code to cover for any additional costs involved in providing this cover.

Note to Users

Preparation for Transportation

- Before packing, make sure that the equipment is in good working order. Users must keep evidence or record of such.
- Take photographic evidence of the equipment being packed safely and securely (by users or by professionals/external service providers) at each stage of the packing process.
- If there is any sign of physical damage to the external package, take photographic evidence of the damage before unpacking it.
- Keep good records, including copies of carriers' documentation, evidence of posting and so on until the property is safely returned back to the University premises.
- Fully test the equipment as soon as possible after the journey and keep records of any damage or issue found.

It is a requirement of all insurance policies that good risk management is practiced. In the event of a claim on the policy, the claims investigators may take a view that risk management was so poor that cover no longer applies, in which case the claim would be regarded as unacceptable. Therefore, it is important that Schools conduct full health & safety and risk assessments and are responsible for mitigating any risk involved.

One of the main factors affecting insurance premium costs is the level of claims against the policy. Therefore, it is in the interest of the University that the insurer uses their legal right to recover any claim costs paid to the University from a negligence third party. Any evidence gained which may assist in proving third party negligence is vital, and Schools are asked to provide as much help as possible in this respect.

Claims Procedures

1. Losses or damage to goods must be reported to the carrier (unless using University transport) and an acknowledgement should be obtained.
2. Incidents of suspected theft or malicious damage must be reported to the Police. They will provide a crime reference number that the insurers will require to proceed with the claim.
3. If the damage is caused by a third party, such as external courier, the responsible person (i.e. the person who has a signed contract with the third party) must write to them as soon as possible (within 5 working days from the day of incident) to confirm the incident holding them liable for the damage caused and request their response in writing.
4. All losses or damage to goods, which may result in a claim against the University policy, immediate notice must be given to the Insurer and the Insurance Office at the earliest opportunity.

Zurich Insurance
Marine Cargo Claims
1st Floor, Zurich House
2 Gladiator Way
Farnborough
Hampshire GU14 6GB
Tel: 0845 600 8160
Email: marinecargoclaims@uk.zurich.com

5. It is important that users provide a clear picture of how the loss occurred and the value of the loss. Please include, where applicable:
 - Original or copy of shipping invoices
 - Original Bill of Lading and/or evidence of the contract of carriage
 - Survey report or other documentary evidence to show the extent of the loss or damage
 - Landing account and weight notes at final destination
 - Correspondence exchanged with third party carriers regarding their liability for the loss or damage

Appendix A – Summary of Exclusions and Limitations in Marine Transit Insurance

Exclusions

1. What?	COVERED <ul style="list-style-type: none"> • Research / Fieldtrips • Laboratory-based work • Exhibitions • Equipment for repair • Removals between buildings 	EXCLUDED <ul style="list-style-type: none"> • Works of art, precious objects or similar • Money, bullion, negotiable documents etc. • Hazardous goods • Livestock • Samples • Driver’s personal effect • Removals within buildings
2. Where?	COVERED <ul style="list-style-type: none"> • Countries not specifically excluded [Note that some countries require that insurance is effected locally for goods bought or sold in that country] 	EXCLUDED <ul style="list-style-type: none"> • Afghanistan, Cuba, Eritrea, Ethiopia, Iran, Iraq, Lebanon, Liberia, Myanmar, Nicaragua, Nigeria, North Korea, Rwanda, Sierra Leone, Somalia, Sudan, Syria, Uganda, Yemen and Zimbabwe
3. How?	COVERED <ul style="list-style-type: none"> • Approved carrier • University owned or hired vehicle • Post • Accompanied on public transport • Private vehicles 	EXCLUDED
4. Risks	COVERED <ul style="list-style-type: none"> • Theft and malicious damage • Accidental damage during transport and temporary storage before reaching the final destination 	EXCLUDED <ul style="list-style-type: none"> • Consequential costs/losses • Dismantling and reassembling equipment etc. • Re-collection/re-production costs • Damage caused as a consequence of use

Limitations

1. Value	LIMIT <ul style="list-style-type: none"> • Postal shipments • Exhibition materials • University owned property 	<ul style="list-style-type: none"> up to £5,000 per shipment up to £25,000 per exhibition up to £500,000 per conveyance
2. Storage	<ul style="list-style-type: none"> • One-way journey • Storage in the UK • Storage abroad 	LIMIT <ul style="list-style-type: none"> No storage cover up to 3 months and £1,000,000 per site up to 3 months and £500,000 per site up to 3 months for non-University property of up to £40,000 as part of the fieldtrip equipment

3. Security	LIMIT / CONDITIONS
• University / private / rented vehicle	To be locked (inc. steering lock) if unattended and in locked building/compound overnight
• Fieldtrips	Reasonable steps to keep secure and out of sight
• Equipment left in the open	No theft or malicious damage cover No cover is provided for unexplained disappearance
