

Automatic cover applies to goods in transit, subject to the following exclusions and limitations. For cover where the exclusions or limitations apply, contact the Insurance Office.

Exclusions

1. What?	COVERED	EXCLUDED
	<ul style="list-style-type: none"> Field trips Laboratory-based work Exhibitions Equipment for repair Removals between buildings 	<ul style="list-style-type: none"> Works of art, precious objects or similar Money, bullion, negotiable documents etc. Hazardous goods Livestock Removals within buildings
2. Where?	COVERED	EXCLUDED
	<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] 	<ul style="list-style-type: none"> Afghanistan, Angola, Cuba, Eritrea, Ethiopia, Iran, Iraq, Kyrgyzstan, Liberia, Myanmar, Nigeria, North Korea, Rwanda, Sierra Leone, Somalia, Sudan, Syria, Tajikistan, Turkmenistan, Uzbekistan, Zimbabwe
3. How?	COVERED	EXCLUDED
	<ul style="list-style-type: none"> Carrier University/rented vehicle Post Accompanied on public transport 	<ul style="list-style-type: none"> Private vehicle
4. Risks	COVERED	EXCLUDED
	<ul style="list-style-type: none"> Theft and malicious damage Accidental damage Heat/humidity/infestation damage 	<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

5. Value	LIMIT
<ul style="list-style-type: none"> Postal shipments Exhibition materials Removals between buildings Other property 	<ul style="list-style-type: none"> up to £10,000 per shipment up to £25,000 per exhibition up to 250,000 in aggregate per removal up to £500,000 per conveyance
6. Storage/ use	LIMIT
<ul style="list-style-type: none"> One-way journey Use/storage in the UK Use/storage abroad Storage in transit Use/storage at University 	<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 45 days and £500,000 per site up to 3 months – non-University property only
7. Security	LIMIT / CONDITIONS
<ul style="list-style-type: none"> University/rented vehicle Field trips Equipment left in the open 	<ul style="list-style-type: none"> To be locked (inc. steering lock) if unattended and in locked building/compound overnight Reasonable steps to keep secure No theft or malicious damage cover