The University of Manchester

University Marine Transit Insurance

Insurer: **Zurich Marine Cargo**

Policy Number: **FC880570**

Policy Form Ref: Zurich/Cargo (ZCYP636AD.10) 01.23

Policy Period: **1 June 2026 to 31 May 2027**

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:

- alcoholic sprits, bullion, fine arts, money, tobacco or tobacco products
- living creatures, negotiable instruments, nonferrous metals
- precious metal or stones or articles made of/or containing precious metal or stones

Exclusions

- Excluding bruising, scratching, chipping, denting and claims for repainting on unpacked, unprotected or used/second-hand items.
- Excluding rust, oxidation and discolouration on unpacked, unprotected or used/second-hand items.
- Excluding mechanical and/or electrical and/or electromagnetic derangement unless caused by a risk insured against.
- Excluding wear, tear and gradual deterioration.
- Excluding twisting and bending absolutely.
- Loss damage or expense as a result of theft or attempted theft whilst on or contained in vehicle owned or under the control of the University when left unattended; unless the vehicle is locked and security devices is properly maintained, and it is garaged in a fully enclosed locked building or under constant supervision, or in a vehicle security park which Is permanently attended.
- 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
- 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.

Basis of Valuation

New items: new replacement value plus all carriage and, where incurred, exhibition and/or ancillary cost but excluding consequential loss absolutely.

Used items: current market value plus all carriage and, where incurred, exhibition and/or ancillary costs but excluding consequential loss absolutely

Excluded Territories

1 Transits to/from and within the following countries:

Afghanistan, Burma (Myanmar), Central African Republic, Crimea, Cuba, Democratic Republic of Congo, Egypt, Eritrea, Guinea (Republic), Guinea-Bissau, Iraq, Israel, Lebanon, Libya, Mali, Moldova, Nicaragua, Nigeria, Occupied Palestinian Territories, Republic of Sudan (North), Rwanda, Sierra Leone, Somalia, South Sudan, Uganda, Ukraine, Venezuela, Yemen, Zimbabwe and any country where their local legislation decrees insurance must be effected locally, unless specially declared and accepted by Underwriters prior to shipment.

2 Transits to/form, within and/or through the following countries:

Belarus, Cuba, Iran, North Korea, Russia, Syria and Ukraine.

Maximum sums insured

	Limit of Indemnity	**Excess**
Vessel, aircraft or conveyance	£1,000,000	£1,000
Location in the ordinary course of transit	£1,000,000	£1,000
Vehicle Owned or Operated by UoM	£500,000	£2,500
Electronic (laptop, computer equipment, GPS & the like) in vehicle within the UK	£100,000	£1,000
Loss of documents	£20,000	£1,000
Postal sending	£5,000	£1,000
Drivers' personal effects	No cover	

Exhibition Cover

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

Storage Cover (no more than 60 days at the destination seaport or 30 days at airport)

	Limit of Indemnity	**Excess**
Any one unspecified location	£40,000	£250
Any one location in respect of Fieldtrip equipment for up to 3 months where items are secured and are not in use	£500,000	£1,500

Note: no storage cover for one-way journey.

Exclusions

Property excluded: (if cover required for these excluded properties, please contact Insurance Office)	• Works of art, precious objects or similar • Money, bullion, negotiable documents or similar • Precious metal or stones or articles made of or containing precious metal or stones • Nonferrous metals • Livestock or hazardous goods • Alcoholic spirits, tobacco or tobacco products • 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.	• Afghanistan • Belarus • Burma (Myanmar) • Central African Republic • Crimea • Cuba • Democratic Republic of Congo • Egypt • Eritrea • Guinea (Republic) • Guinea-Bissau • Iran • Iraq • Israel • Lebanon • Libya	• Mali • Moldova • Nicaragua • Nigeria • North Korea • Occupied Palestinian Territories • Republic of Sudan (North) • Russia • Rwanda • Sierra Leone • Somalia • South Sudan • Syria • Uganda • Ukraine • Venezuela • Yemen • Zimbabwe
Cover time limits	• For fieldtrip equipment only, temporary storage cover provided at the property's destination up to 3 months only	

Security conditions

Security in transit (whilst under the control of the University) * Note that it is a requirement of the policy that these provisions are known and understood by University drivers.	Following security measures must be adhered to if the property is transported using University/hired vehicles or privately owned vehicles: • 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 – 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 The vehicle shall not be deemed to be unattended whilst you or your driver, agent or representative is asleep in the vehicle unless you or your driver, agent or representative is unfit to drive due to the influence of drugs or alcohol. 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.
Security regarding storage at destination	• Subject to the same conditions as Security in transit as above. • Cover for theft or malicious damage is subject to there having been forcible and/or violent entry to the premises. • 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.

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.

You must submit a transit record sheet to the Insurance Office at Insurance@manchester.ac.uk before departure. Failure to do so, your items may not be covered.

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.

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 Notification

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.

   In the event of loss or damage likely to involve a claim under this insurance, immediate notice should be given to the Insurance Office (email: insurance@manchester.ac.uk) and Griffiths & Armour:

   Griffiths & Armour Claims Division
   12 Princes Parade
   Princes Dock
   Liverpool L3 1BG

   Email: swilliams@griffithsandarmour.com / 0151 600 2167

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 Landing 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