



MEMORIAL UNIVERSITY INSURANCE GUIDE

2024

Prepared by

Office of the Chief Risk Officer



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MEMORIAL UNIVERSITY is a large, complex organization requiring numerous insurance policies. The policies which are in place are designed to protect the university in the event of a loss. While it is important to know what is covered under particular policies, it is just as important to know what is not covered. The following provides a brief outline of the coverages afforded under the university's different policies.

Please use this guide as a reference only and contact the **Office of the Chief Risk Officer** (OCRO) should you require additional information or clarification.

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DEFINITIONS

DEDUCTIBLE - the amount retained by the university in the event of a loss.

COMMERCIAL GENERAL LIABILITY – A standard insurance policy issued to business organizations to protect them against liability claims for bodily injury or property damage arising out of the use of insured property, services or business operations.

ERRORS AND OMISSIONS LIABILITY – A form of insurance that protects against liability for committing an error or omission in the performance of professional duties.

INSURED - Memorial University of Newfoundland.

Memorial University's property and liability policies are university specific and are issued through the Canadian University Reciprocal Insurance Exchange (CURIE). They are exceptionally comprehensive and provide a wide range of coverages for the university as outlined in this guide.

PROPERTY

WHO IS COVERED:

- All Memorial University departments, faculties, separately incorporated entities (SIEs), etc.

WHAT IS COVERED:

- All risks of direct physical loss or damage up to \$1.15 billion.
- Property anywhere in Canada and the United States (US), of every *kind and description*, including the property of the university and of others which the university has agreed to insure or for which the university has assumed responsibility.
- **Property which is anywhere in the world except Canada and the US is subject to a maximum recovery of \$1,000,000.** Should you wish to ship or utilize equipment in the range of \$1,000,000 outside Canada or the US, please contact the OCRO as additional insurance may be required.
- Personal property of employees is included while on university property and is subject to a maximum recovery of \$5,000.
- Business interruption costs or loss of rent or rental value.
- For unmanned aerial vehicles (UAVs) and autonomous underwater vehicles (AUVs), limitations do apply. Please contact the OCRO if you plan to operate this equipment.
- Settlement is based on the cost to repair, rebuild or replace (whichever is less) with new materials on the same site or another site.

WHAT IS NOT COVERED:

- Property which is more suitably covered by specialized insurance such as automobiles, aircraft, large boats over 40ft in length, fine arts and books valued over \$1,000.
- New buildings or structures during construction or for materials, supplies and labour related to construction.
- Existing buildings or structures undergoing renovations, additions or alterations in excess of \$5M including materials, supplies and labour related to this construction.
- Currencies, money, securities, stamps, land and biological materials including animals involved in research.
- Personal property of students, faculty or staff kept in a residence or other living quarters.

- Unprotected remote sensing equipment, satellites and other similar unprotected equipment while being deployed, in use or in operation, or being retrieved or recovered anywhere. Unprotected in this sense means unattached and unattended.
- Damages resulting from wear and tear.

DEDUCTIBLE:

- \$250,000 while a \$10,000 deductible applies to the department for property owned by the department. **Please note:** This does not apply to infrastructure damage as this is covered by the Department of Facilities Management.

LIABILITY (including errors and omissions)

Please note: This policy is applicable worldwide.

WHO IS COVERED:

- Those acting on behalf of the university including any current or former officer, director, governor, employee, post-doctoral trainee, visiting scholar or volunteer.
- Students while performing any duty or activity which is considered part of studies or recreational activities connected with the university.
- Student physicians, surgeons, dentists, nurses, technicians, pharmacists, students, interns, fellows, post-doctoral trainees, residents or other students engaged in the application of the health sciences on or off campus.

WHAT IS COVERED:

- A \$50M limit applies to this policy.
- All costs which the university is legally obligated to pay for bodily injury liability (injury, sickness, disease, disability, shock, assault and battery, mental suffering, mental injury, death), personal injury liability (false arrest, false imprisonment, malicious prosecution and wrongful detention, invasion or violation of privacy, wrongful eviction, wrongful entry, libel, slander, defamation of character and humiliation), property damage liability (including leased property), professional and malpractice liability, including errors and omissions liability.
- Pollution liability.
- Professional liability.

WHAT IS NOT COVERED:

- Workers compensation claims.
- Liability arising from the use of automobiles, aircraft, watercraft over 1,000 tons, and war.
- Employment practices liability.
- Intellectual property rights.
- Terrorism.
- Human rights actions.

DEDUCTIBLE:

- A \$50M limit is in place and a \$1,000 departmental deductible applies.

AUTOMOBILE

WHO IS COVERED:

- Authorized drivers operating university owned vehicles. A valid driver's license for the particular class of vehicle, as well as departmental consent is required.

WHAT IS COVERED:

- Licensed and listed **university owned** automobiles for physical damage (collision and comprehensive coverage) and third party liability. **Please note:** Third party liability limits on all vehicles is \$5M per loss.
- Coverage for long term leased vehicles (over 30 days). **Please notify the procurement officer (864-4310) should a rental be required for more than 30 days.**

WHAT IS NOT COVERED:

- Directors, board members, officers, faculty, staff, students, etc. while driving their personal vehicles **even if doing so while on university business.**
- Personal property carried inside the vehicle such as laptops, cell phones, tools, etc. (university owned property is covered under the university's property policy, and is subject to the \$10,000 deductible).
- Accident benefits.
- Rental coverage.
- Maintenance.

- Vehicle damage as a result of operation by an unauthorized or impaired driver.

DEDUCTIBLE:

- A \$2,500 deductible is the responsibility of the department.

NON-OWNED AUTO

WHO IS COVERED:

- Members of the university, including university partners, who are listed drivers with the rental company and who are renting a vehicle for university business. Any rentals required outside of Canada or the US requires prior approval by the OCRO.

WHAT IS COVERED:

- Worldwide coverage for damages and liability claims arising out of the use of rental vehicles while being driven on university business.
- There is a \$5M limit of liability.

WHAT IS NOT COVERED:

- Personal vehicles of any university member.
- Personal property (refer to excluded items under automobile section).
- Unauthorized drivers.

DEDUCTIBLE:

- A \$1,000 deductible is the responsibility of the department.
- \$5,000 deductible for rentals outside of Canada and the United States.

TRAVEL ACCIDENT

Please note: This policy comes into effect in the event of an injury **resulting directly and independently from an accident only**. Policy limitations are somewhat minimal and vary for the differing benefits.

Contact the OCRO in advance should travel to any of the following areas be required: Afghanistan, Chad, Iraq, Israel, Libya, Nigeria, Somalia, Sudan and Yemen, Algeria, Central African Republic, Columbia, Democratic Republic of Congo, Ethiopia, Guinea, Ivory Coast, Lebanon, Madagascar, Mali, Pakistan or Tajikistan. Please review the Department of Foreign Affairs, Trade, and Development (DAFATA) travel advisories if travelling outside of Canada as advanced review of travel may be required by the University's Travel Outside of Canada (TOC) Committee.

WHO IS COVERED:

- Members of the Board of Regents including presidents and vice presidents, employees, faculty and staff. Students and volunteers of the university and affiliated corporations under the age of 70 while participating in business trips or field trips authorized by and under the supervision of the university.

WHAT IS COVERED:

- Business travel – any accident which happens during travel provided the travel is not within the city of permanent residence.
- Field trip hazard – accidents which happen while on a field trip sponsored and supervised by the university, including travel to and from.
- Benefits include accidental death and dismemberment, repatriation, rehabilitation, family transportation, spousal occupational training, home alteration and vehicle modification, day care, seat belt, special education, in-hospital indemnity, identification and bereavement.

WHAT IS NOT COVERED:

- Expenses incurred as a result of a pre-existing condition or unexpected illness. **Please note:** This is not a personal insurance plan and is not designed for trip cancellation, lost baggage claims, etc. Travellers should review their own personal travel insurance requirements.
- It should be noted that the university health plan provides worldwide travel health insurance coverage for employees when travelling outside of the province. For more information concerning travel health coverage contact the Department of Human Resources.

DEDUCTIBLE:

- There is no deductible for this policy.

CATASTROPHIC ACCIDENT

WHO IS COVERED:

- Individuals who are under the age of 70 enrolled as a student at Memorial University.

WHAT IS COVERED:

- Student accident causing death, paralysis or coma during a university sanctioned activity or bonified trip (a trip that is specifically sanctioned and authorized by the university and where the university arranges transportation to and from the event). There is a \$10M limit per accident.

DEDUCTIBLE:

- There is no deductible for this policy.

BOILER AND MACHINERY

WHAT IS COVERED:

Sudden and accidental breakdown of:

- Pressure objects - any boiler, fired vessel, unfired vessel, refrigerating or air condition vessels and piping, other piping and its accessory equipment, all normally subject to vacuum or internal pressure other than static pressure of contents, and any condensate return take.
- Machinery objects - any machine or apparatus which generates, transmits, or uses mechanical or electrical energy and any fibre optic cable including the optical transmitter and receiver.

WHAT IS NOT COVERED:

- Domestic water piping, sprinkler systems, ovens, stoves, furnaces, conveyor belts, cables, elevators, escalators, electronic equipment used for research, diagnostic, treatment, experimental or other medical purposes, electronic computer or electronic data processing equipment, vehicles, aircraft or floating vessels.

- Losses caused by depletion, deterioration, corrosion or erosion of material, wear and tear, nuclear reaction, radioactive contamination, nuclear radiation, war, invasion or terrorism.

DEDUCTIBLE:

- \$100,000 for Machinery Objects, \$50,000 for Pressure Objects

FINE ARTS

WHAT IS COVERED:

- Art being the property of the university or entrusted to the university for exhibition or for any other purpose. Art includes, but is not limited to, artifacts, antiques, libraries, manuscripts, photographs, memorabilia, natural history items or historical items, archeological items, rugs, hangings, statues, sculptures and the physical results of academic research and any equipment used for exhibition. Gemstones, diamonds, bullion and/or precious metals need to be referred to underwriters for prior agreement and additional premium may be charged. This property is covered against all risks of physical loss or damage anywhere in the world. Newly acquired art is automatically covered.

WHAT IS NOT COVERED:

- Damages incurred to property undergoing restoration, loss or damage or liability directly or indirectly occasioned by war, invasion, hostilities, etc.
- Confiscation, nationalization, nuclear reaction, wear and tear, gradual deterioration, damage due to insects, vermin and inherent vice, and business interruption expenses.

DEDUCTIBLE:

- There is no deductible on this policy.

AIRPORT PREMISE

WHAT IS COVERED:

- Premises liability includes bodily injury or property damage in or about the premises specified in the schedule, as a direct result of the services granted by the university and elsewhere in the course of any work or of the performance of any duties carried out by the university or the university's employees or any defect in the university's premise, ways, works,

machinery or plant.

- Tenant's legal liability – loss of or damage to property rented, leased or occupied by the university.

DEDUCTIBLE:

- \$5,000.
- \$250,000 limit in respect of loss or damage to property rented, leased or occupied or \$5M limit (combined bodily injury and property damage).

CRIME

WHAT IS COVERED:

- Loss sustained by the university through fraudulent or dishonest acts by employees engaged in the regular services of the university within Canada and the US or while employees are elsewhere for a limited period.
- Employee dishonesty coverage which includes loss of money, securities and other property resulting directly from fraudulent or dishonest acts committed by an employee.
- Loss of money and securities by actual destruction, disappearance or wrongful abstraction.
- Credit card forgery.

WHAT IS NOT COVERED:

- This policy does not apply to student monies or general theft.

ERRORS AND OMMISIONS VISITING STUDENTS

WHO IS COVERED:

- Visiting Health Sciences Centre students.
- Present or former employees of the university while acting within the scope of their duties.

WHAT IS COVERED:

- Damages the university is legally obligated to pay because of a claim resulting from an error, omission or negligent act in the rendering of insured services (those services rendered by the university, while acting within the

scope of the university's duties as visiting Health Sciences Centre students. The limit of liability for claims which arise outside of Canada is \$1M.

WHAT IS NOT COVERED:

- Damages that arise out of the rendering of blood transfusions resulting in civil or criminal actions against the university.
- Any claim resulting from any actual or alleged sexual, physical, psychological or emotional abuse, molestation or harassment committed by, at the direction of, or with the knowledge of any person insured by this policy or, failure to prevent the same.

DEDUCTIBLE:

- \$1,000.

DIRECTORS AND OFFICERS LIABILITY (UK)

WHAT IS COVERED:

- Executive's loss, professional costs and civil fine or penalty arising from a claim, including an employment claim.
- The corporate portion of this policy refers to claims in connection with corporate legal liability, employment practices liability, crime (financial loss and expenses incurred) and pension trustee liability.

WHAT IS NOT COVERED:

- Personal loss.

DEDUCTIBLE:

- £2,500.

FREQUENTLY ASKED QUESTIONS

Q: How do I submit a claim?

A: When a loss occurs, no matter the nature, it is important that the OCRO is notified right away. As with any insurance policy, prompt notification is required in order to facilitate a proper review and investigation. Late reporting may result in a claim being denied.

If possible, take pictures of any damage and retain any damaged items until the claim has been finalized.

In the event of a loss to insured property, settlement is based on the cost to repair, rebuild or replace (whichever is less). Receipts are required for consideration of reimbursement. The university is not responsible for any upgraded equipment; should departments wish to update their equipment after a loss the additional cost will be the sole responsibility of that department.

Motor vehicle accidents where damages appear in excess of \$2,000 are required to be reported to the Royal Newfoundland Constabulary immediately.

Q: How do I know if I'm covered?

A: The university has numerous policies in place that provide broad coverages for different types of loss. Please contact the OCRO should you have specific questions regarding coverages that are not outlined in this guide.

Q: Does the university cover employees driving personal vehicles on university business?

A: The university's automobile policy covers accidents involving university vehicles *only*, it does not apply to accidents in a personal vehicle even if being used on university business. It is recommended that those using personal vehicles frequently for university purposes advise their insurer.

Q: What if my car is damaged by university property?

A: Should your vehicle be damaged by university property (such as a malfunctioning gate arm) please contact Campus Enforcement and Patrol at 864-8561 to file the appropriate complaint. If the university is responsible for

damages, reimbursement will be provided with the support of proper documentation.

Q: What is the process for renting a vehicle?

A: From an insurance perspective, there is no prior approval required by the OCRO to rent a vehicle. It is the university's policy that insurance from the rental company is to be declined. It is recommended that those renting vehicles purchase the rental with a credit card that has rental coverage, such as a MUN AMEX card or personal credit card. In the event of a loss, the insurance on the credit card will take care of any damages to the vehicle. There is usually no applicable deductible in this instance. *It should be noted that credit card coverage is often applicable to private passenger type vehicles only; pickup trucks and vans larger than a minivan are often excluded from coverage.

In the event a credit card with rental coverage is unavailable, the vehicle may still be rented by other means with Memorial University of Newfoundland being listed as an insured on the rental application. A loss in this situation would fall under the Non-Owned Auto Policy and a \$1,000 deductible would be applicable to the department renting the vehicle.

Please note: Only students, employees and volunteers who have departmental approval and are listed drivers with the rental company are covered under the Non-Owned Automobile Policy.

In cases where the duration of the rental period is longer than 30 days, you **must complete** a Request for Motor Vehicle form and forward it to a procurement officer with Facilities Management, as the vehicle is required to be added to the university's automobile policy.

If the rental is to take place outside of Canada and the US, prior approval for the rental must be obtained from the OCRO.

In the event of an accident or incident please contact the OCRO as soon as possible and forward a completed [accident report form](#).

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Q: Who can be a passenger in a university owned vehicle?

A: University vehicles should only be used for university business. It should be noted that the university's automobile policy does not cover accident benefits (this is coverage for out of pocket medical expenses). It is not recommended

that passengers, who are not members of the university, or doing business on behalf of the university, are carried in university vehicles.

Q: Is there coverage for newly acquired property?

A: The university's policy automatically insures any new property/equipment purchased within the policy terms. **Please note:** Newly acquired property is to be reported to the procurement officer.

Q: Is there coverage for property in transit?

A: Property while in transit is covered under the university's property policy. It should be noted that property outside of Canada and the US is subject to a maximum recovery of \$1M. If you are transporting or utilizing any item with a value close to \$1M outside of Canada or the US, please contact the OCRO as additional insurance may be required.

Q: Does the property policy cover borrowed property/equipment?

A: Borrowed property and equipment is covered. Property insured includes the property of the university and of others which the university has agreed to insure or for which the university has assumed responsibility.

Q: Am I covered while travelling?

A: The university does have a Travel Accident Policy, however this policy covers injury as a result of an accident only. There is no coverage for medical issues which arise during travel, nor is this policy designed for trip cancellation, lost baggage, etc. It is recommended that those travelling review their own personal travel insurance requirements.

Medical expenses for personal injury, not the result of an accident, might be covered by MCP or an employee benefit plan. If involved in an accident while travelling in a vehicle, the insurance on that vehicle may provide compensation.

Q: I have been requested to provide proof of insurance (Certificate of Insurance). How do I obtain this?

A: Please visit www.mun.ca/risk to find a request form for a Certificate of Insurance. Turnaround time on these requests is usually one business day.

Q: What is the OCRO's involvement in the review of contracts?

A: The OCRO is able to review any contractual clauses with respect to insurance only. All other review should be directed to General Counsel.

For more information, please contact:

Dave Janes, coordinator (risk and insurance)

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www.mun.ca/risk