



University of Essex

Public Liability Insurance

April 2018



Public Liability Insurance

1. Introduction

- 1.1 A public liability insurance (PLI) policy covers an organisation/individual, if they are negligent and cause injury or death to a person and/or damage to property which doesn't belong to them; or is not in their custody or control. For example, a guest speaker plugs in their faulty laptop, which catches fire and causes extensive damage to a lecture theatre. In this case the guest speaker would be responsible for the costs of rebuilding or repairing the lecture theatre.
- 1.2 Whilst it is not a legal requirement to have such cover, if an organisation/individual has formal dealings with the public it is generally considered prudent to have such a policy in place; as a claim against them by a third party could be significant (for example, the loss of current and future income, making good damages to property or for injury to a person, legal costs (for both parties)).

2. Events on University grounds

- 2.1 University staff who are attending a University event in an official capacity (and possibly using University provided equipment) will be automatically covered by the University's PLI policy.
- 2.2 If a guest speaker has been invited to give a talk at an event on University property and they are not bringing any equipment with them, then we would not require them to have PLI. However, if they are bringing equipment to set up and use, then we will require that person to have PLI with a minimum value of £5 million.
- 2.3 In most circumstances, contractors working on site must have PLI with a minimum value of £5m. However, large scale works will most likely require a much higher level of cover. Certain visitors to the campus (such as building contractors) may also be required to attend an induction event (provided by Estate Management), dependent on the nature of the engagement they are on the campus for. You can contact the [Estate Management Helpdesk](#) for more information on this.
- 2.4 Exhibitors at a career fair, street entertainers or food vendors on squares and persons wishing to hold conferences, sporting or youth group events (including events managed by UECS Business Units, such as Event Essex and the Sports Centre) are required to have cover with a minimum level of £5 million.
- 2.5 Depending on the nature of the engagement, the level of PLI cover we would require a 3rd party to have may be raised or lowered, to ensure that the risk posed to students, staff and the University is adequately covered. The [Insurance Officer](#) will be able to advise you on this.
- 2.6 Staff must take note that if an issue were to arise (and a claim made), the University could become liable for any claims in excess of the limit we have required the 3rd party to have.
- 2.7 As a separate legal entity, the Students' Union (SU) must have its own PLI arrangements in place, to cover the events it organises.
- 2.8 The Health and Safety Advisory Service ([HSAS](#)) has produced an '[Events on campus permission form](#)'. The University would not expect this form to be completed for a person just coming to speak on campus; but does require it to be completed for any situation that requires the 3rd party to bring equipment and/or supplies on campus. Additional advice can be obtained from HSAS.

3. University events at another location

- 3.1 If a member of staff from the University is giving a talk at an outside venue in an official capacity, or say, setting up a University information booth at a fair held in a park owned by a local council; then they will already be covered by the University's PLI policy (a copy of the insurance certificate (also referred to as a 'To Whom it May Concern' letter) can be found on the [Finance SharePoint](#)).
- 3.2 However, the department/section/school sending the staff member to the event must check to make sure that the University's cover is sufficient for the event/site they are visiting. You should also check the host location has insurance in place and request a copy of it. Any requests to sign an agreement to accept liability for a

visitor or host should be referred to the Insurance Officer before the event takes place & before any booking is made.

- 3.3 If a guest speaker has been invited/employed by the University to appear at an event at a non-University location, then that third party must have their own PLI in place that meets the needs of the host location.

4. Public Liability and Professional Indemnity for non-University business

- 4.1 Staff attending an event on official University business will be covered by the University's cover. If the staff member is talking in a private/personal capacity (they are not on official University business) then they will not be covered by the University's policy; and so will have to arrange their own cover. The University will not fund the cost of this cover.
- 4.2 Colleagues need to consider if the 3rd party is required to have Professional Indemnity insurance (when carrying out University business), to guard against claims of them giving inadequate advice or service that causes the University (or the person they have advised at a University organised event) to lose money or to be wrongly informed; which may also have implications for teaching/exams.