

Policy Schedule

Policy No RTT306251/LUPC34

Branch	Professional & Financial Risks 5 th Floor , Castlemead , Lower Castle Street, Bristol, BS1 3AG	
Agency	Arthur J. Gallagher Insurance Brokers Limited - XT3810	
Insured	University of Portsmouth Higher Education Corporation and/or University of Portsmouth Investment Ltd and/or Subsidiary Companies	
Business	Higher Education and any activities related thereto	
Registered Address	University House Winston Churchill Avenue Portsmouth Hampshire PO1 2UP United Kingdom	
Period of Insurance		
From	1 st August 2018	
To	31 st July 2019	both dates inclusive
Renewal Date	1 st August	

Premium	£ 90,025.49
Insurance Premium Tax	£ 10,803.06
Premium including Insurance Premium Tax	£100,828.55
Renewal Premium	To be agreed

Section A – Personal Accident

Category	A	
Insured Persons	Any Director, Principal or Employee of the Insured	
Operative Time	24 hours a day Worldwide	
Item	Description	Sum Insured
Item 1	Accidental Death	5 x Annual Salary
Item 2	Loss of Sight in one eye or Loss of one Limb	5 x Annual Salary
Item 3a	Loss of Sight in both eyes, or Loss of two or more Limbs, or Loss of Sight in one eye and Loss of one Limb	5 x Annual Salary
Item 3b	Loss of Speech	5 x Annual Salary
Item 3c(i)	Loss of Hearing in both ears	5 x Annual Salary
Item 3c(ii)	Loss of Hearing in one ear	25% of Item 3c(i)
Item 4a	Permanent Total Disablement	5 x Annual Salary
Item 4b	Permanent Partial Disablement, up to a maximum of Item 4a	Included
Item 5	Temporary Total Disablement Deferment Period 1 week Payment Period 104 weeks	Nil
Item 6	Temporary Partial Disablement Deferment Period 1 week Payment Period 104 weeks	Nil
Item 7	Accident Medical Expenses incurred in connection with a Valid Claim under Items 1 to 6 of the Policy not exceeding 25% of the compensation paid under Items 1 to 4 or 30% under Items 5 and 6 whichever is the greater and then subject to a maximum of £25,000 per Insured Person	

Royal & Sun Alliance Insurance plc (No. 93792).

Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

«LUPC Bespoke Wording»

Category	B	
Insured Persons	All Governors of the Insured resident in the United Kingdom	
Operative Time	All Occupational Related Cover not including commuting / Business Travel including Incidental Holiday Travel	
Item	Description	Sum Insured
Item 1	Accidental Death	£50,000
Item 2	Loss of Sight in one eye or Loss of one Limb	£50,000
Item 3a	Loss of Sight in both eyes, or Loss or two or more Limbs, or Loss of Sight in one eye and Loss of one Limb	£50,000
Item 3b	Loss of Speech	£50,000
Item 3c(i)	Loss of Hearing in both ears	£50,000
Item 3c(ii)	Loss of Hearing in one ear	25% of Item 3c(i)
Item 4a	Permanent Total Disablement	£50,000
Item 4b	Permanent Partial Disablement , up to a maximum of Item 4a	Included
Item 5	Temporary Total Disablement Deferment Period 1 week Payment Period 104 weeks	Nil
Item 6	Temporary Partial Disablement Deferment Period 1 week Payment Period 104 weeks	Nil
Item 7	Accident Medical Expenses incurred in connection with a Valid Claim under Items 1 to 6 of the Policy not exceeding 25% of the compensation paid under Items 1 to 4 or 30% under Items 5 and 6 whichever is the greater and then subject to a maximum of £25,000 per Insured Person	

Category	C	
Insured Persons	Any Student, member of the talented athletics scholarship scheme and accompanying persons and all representatives of the Insured resident in the United Kingdom travelling with the consent and authorization of the Insured	
Operative Time	Business Travel	
Item	Description	Sum Insured
Item 1	Accidental Death	£100,000
Item 2	Loss of Sight in one eye or Loss of one Limb	£100,000
Item 3a	Loss of Sight in both eyes, or Loss or two or more Limbs, or Loss of Sight in one eye and Loss of one Limb	£100,000
Item 3b	Loss of Speech	£100,000
Item 3c(i)	Loss of Hearing in both ears	£100,000
Item 3c(ii)	Loss of Hearing in one ear	25% of Item 3c(i)
Item 4a	Permanent Total Disablement	£100,000
Item 4b	Permanent Partial Disablement , up to a maximum of Item 4a	Included
Item 5	Temporary Total Disablement Deferment Period 0 week Payment Period 104 weeks	£20 per week
Item 6	Temporary Partial Disablement Deferment Period 0 week Payment Period 104 weeks	£8 per week
Item 7	Accident Medical Expenses incurred in connection with a Valid Claim under Items 1 to 6 of the Policy not exceeding 25% of the compensation paid under Items 1 to 4 or 30% under Items 5 and 6 whichever is the greater and then subject to a maximum of £25,000 per Insured Person	

Category	D	
Insured Persons	Any Director, Employee or Student of the Insured who are seconded to an overseas location	
Operative Time	24 hours whilst on Secondment	
Item	Description	Sum Insured
Item 1	Accidental Death	£20,000
Item 2	Loss of Sight in one eye or Loss of one Limb	£20,000
Item 3a	Loss of Sight in both eyes, or Loss of two or more Limbs, or Loss of Sight in one eye and Loss of one Limb	£20,000
Item 3b	Loss of Speech	£20,000
Item 3c(i)	Loss of Hearing in both ears	£20,000
Item 3c(ii)	Loss of Hearing in one ear	25% of Item 3c(i)
Item 4a	Permanent Total Disablement	£20,000
Item 4b	Permanent Partial Disablement , up to a maximum of Item 4a	Included
Item 5	Temporary Total Disablement Deferment Period 0 week Payment Period 104 weeks	£20 per week
Item 6	Temporary Partial Disablement Deferment Period 0 week Payment Period 104 weeks	£8 per week
Item 7	Accident Medical Expenses incurred in connection with a Valid Claim under Items 1 to 6 of the Policy not exceeding 25% of the compensation paid under Items 1 to 4 or 30% under Items 5 and 6 whichever is the greater and then subject to a maximum of £25,000 per Insured Person	

Category	E	
Insured Persons	All University representatives travelling with the consent of the Insured on University approved Travel	
Operative Time	Business Travel	
Item	Description	Sum Insured
Item 1	Accidental Death	£20,000
Item 2	Loss of Sight in one eye or Loss of one Limb	£20,000
Item 3a	Loss of Sight in both eyes, or Loss of two or more Limbs, or Loss of Sight in one eye and Loss of one Limb	£20,000
Item 3b	Loss of Speech	£20,000
Item 3c(i)	Loss of Hearing in both ears	£20,000
Item 3c(ii)	Loss of Hearing in one ear	25% of Item 3c(i)
Item 4a	Permanent Total Disablement	£20,000
Item 4b	Permanent Partial Disablement , up to a maximum of Item 4a	Included
Item 5	Temporary Total Disablement Deferment Period 0 week Payment Period 104 weeks	£20 per week
Item 6	Temporary Partial Disablement Deferment Period 0 week Payment Period 104 weeks	£8 per week
Item 7	Accident Medical Expenses incurred in connection with a Valid Claim under Items 1 to 6 of the Policy not exceeding 25% of the compensation paid under Items 1 to 4 or 30% under Items 5 and 6 whichever is the greater and then subject to a maximum of £25,000 per Insured Person	

Limit per Person

The maximum benefit for any one **Insured Person** shall not exceed:

- | | | |
|----|--------------------|------------------|
| a) | under Items 1 to 4 | £ 1,000,000 |
| b) | under Item 5 | £ 1,000 per week |
| c) | under Item 6 | £ 500 per week |
| d) | under Item 7 | £ 25,000 |

subject always that any benefit under Item 5 shall not exceed 100% of the **Insured Person's Gross Weekly Wage** and Item 6 shall not exceed 50% of the **Insured Person's Gross Weekly Wage**

Any One Accident Limit

The liability of the Company under this Policy in respect of any one **Accident** shall not exceed the **Any One Accident Limit** of £25,000,000 subject to the following inner limits:

- | | | | |
|----|-------------------------|--|-----------------|
| 1) | a) | Scheduled Aircraft Accumulation Limit | £ 25,000,000 |
| | b) | Non-Scheduled Aircraft Limit | £ 25,000,000 |
| 2) | Limit per Person | | as stated above |

Section B - Travel

Category	A	
Insured Persons	Any Director, Principal, Employee or Governor of the Insured resident in the United Kingdom and persons employed by the Offices of the Insured in Malaysia and China	
Operative Time	Business Travel	
Item	Description	Sum Insured
Item 1.1	Medical and other Emergency Travel Expenses	Unlimited
Item 1.2	Repatriation Expenses	Unlimited
Item 1.3	Assistance Services	Unlimited
Item 1.4	Legal Expenses	£50,000
Item 1.5	Personal Liability	£5,000,000
Item 2.1	Personal Property	£10,000
Item 2.2	Business Equipment	£3,000
Item 3	Personal Money	£5,000
Item 4.1	Cancellation, Curtailment, Rearrangement and Replacement	£10,000
Item 4.2	Cancellation, Curtailment, Rearrangement and Replacement due to a Natural Catastrophe	£10,000
Item 5	Hijack	£25,000
Item 6	Kidnap and Ransom (Aggregate Limit)	£250,000
Item 7	Political and Natural Disaster Evacuation	£50,000
Item 8	Vehicle Rental Excess	£1,000

Category	B	
Insured Persons	Any Spouse /Partner and Children accompanying a Director or Employee of the Insured	
Operative Time	Business Travel	
Item	Description	Sum Insured
Item 1.1	Medical and other Emergency Travel Expenses	Unlimited
Item 1.2	Repatriation Expenses	Unlimited
Item 1.3	Assistance Services	Unlimited
Item 1.4	Legal Expenses	£50,000
Item 1.5	Personal Liability	£5,000,000
Item 2.1	Personal Property	£10,000
Item 2.2	Business Equipment	£3,000
Item 3	Personal Money	£5,000
Item 4.1	Cancellation, Curtailment, Rearrangement and Replacement	£10,000
Item 4.2	Cancellation, Curtailment, Rearrangement and Replacement due to a Natural Catastrophe	£10,000
Item 5	Hijack	£25,000
Item 6	Kidnap and Ransom (Aggregate Limit)	£250,000
Item 7	Political and Natural Disaster Evacuation	£50,000
Item 8	Vehicle Rental Excess	£1,000

Category	C	
Insured Persons	Any Student, member of the talented athletics scholarship scheme and accompanying persons and all representatives of the Insured travelling with the consent and authorization of the Insured	
Operative Time	Business Travel	
Item	Description	Sum Insured
Item 1.1	Medical and other Emergency Travel Expenses	Unlimited
Item 1.2	Repatriation Expenses	Unlimited
Item 1.3	Assistance Services	Unlimited
Item 1.4	Legal Expenses	£50,000
Item 1.5	Personal Liability	£5,000,000
Item 2.1	Personal Property	£10,000
Item 2.2	Business Equipment	£3,000
Item 3	Personal Money	£5,000
Item 4.1	Cancellation, Curtailment, Rearrangement and Replacement	£10,000
Item 4.2	Cancellation, Curtailment, Rearrangement and Replacement due to a Natural Catastrophe	£10,000
Item 5	Hijack	£25,000
Item 6	Kidnap and Ransom (Aggregate Limit)	£250,000
Item 7	Political and Natural Disaster Evacuation	£50,000
Item 8	Vehicle Rental Excess	£1,000

Category	D	
Insured Persons	Any Director, Employee or Student of the Insured who are seconded to an overseas location	
Operative Time	24 hours whilst on Secondment	
Item	Description	Sum Insured
Item 1.1	Medical and other Emergency Travel Expenses	Unlimited
Item 1.2	Repatriation Expenses	Unlimited
Item 1.3	Assistance Services	Unlimited
Item 1.4	Legal Expenses	£50,000
Item 1.5	Personal Liability	£5,000,000
Item 2.1	Personal Property	£10,000
Item 2.2	Business Equipment	£3,000
Item 3	Personal Money	£5,000
Item 4.1	Cancellation, Curtailment, Rearrangement and Replacement	£10,000
Item 4.2	Cancellation, Curtailment, Rearrangement and Replacement due to a Natural Catastrophe	£10,000
Item 5	Hijack	£25,000
Item 6	Kidnap and Ransom (Aggregate Limit)	£250,000
Item 7	Political and Natural Disaster Evacuation	£50,000
Item 8	Vehicle Rental Excess	£1,000

Category	E	
Insured Persons	All University representatives travelling with the consent of the Insured on University approved travel	
Operative Time	Business Travel	
Item	Description	Sum Insured
Item 1.1	Medical and other Emergency Travel Expenses	Unlimited
Item 1.2	Repatriation Expenses	Unlimited
Item 1.3	Assistance Services	Unlimited
Item 1.4	Legal Expenses	£50,000
Item 1.5	Personal Liability	£5,000,000
Item 2.1	Personal Property	£10,000
Item 2.2	Business Equipment	£3,000
Item 3	Personal Money	£5,000
Item 4.1	Cancellation, Curtailment, Rearrangement and Replacement	£10,000
Item 4.2	Cancellation, Curtailment, Rearrangement and Replacement due to a Natural Catastrophe	£10,000
Item 5	Hijack	£25,000
Item 6	Kidnap and Ransom (Aggregate Limit)	£250,000
Item 7	Political and Natural Disaster Evacuation	£50,000
Item 8	Vehicle Rental Excess	£1,000

Standard Operative Times

Personal Accident

24 Hours a Day Worldwide Cover

At any time.

All Occupational Related Cover

- While an **Insured Person** is carrying out their occupational duties for the **Insured** either on or away from the **Insured's** premises.
- At any time while an **Insured Person** is on the **Insured's** premises.
- While an **Insured Person** is travelling between their place of residence and place of work.
- While an **Insured Person** is travelling between their places of work where the travel is at the expense of the **Insured**.
- While an **Insured Person** is getting in and out of, travelling in, loading or unloading, carrying out emergency road-side repairs to and re-fuelling a motor vehicle owned, hired by, or leased to the **Insured** or an **Insured Person** (in respect of an Insured Person, where travel is at the expense of the **Insured**), or any vehicle temporarily replacing it.
- At any time where accidental **Bodily Injury** is suffered by an **Insured Person** and is the direct result of an unprovoked malicious assault by another person or where accidental **Bodily Injury** is the direct result of theft or attempted theft of the **Insured's** or an **Insured Person's** property.

Travel

Business Travel

- Whilst an **Insured Person** is on a **Business Trip**, cover starting from the time of leaving their place of residence or place of work whichever occurs last, until return to their place of residence or place of work whichever occurs first. If an **All Occupational Related Cover Operative Time** also applies, it is extended to "at any time between leaving an **Insured Person's** place of residence at the start of the Business Trip and return to place of residence at the end of the **Business Trip**."
- Extension to **Business Travel**: where **Directors** are noted on the **Schedule** as being covered under this **Operative Time**, their cover is automatically extended to an **Business and Leisure Travel Operative Time** and cover under Section B (Travel) is automatically extended to include their **Partners, Children** and one salaried **Domestic Staff**.

Business and Leisure Travel

- Whilst an **Insured Person** is on any **Trip**, cover starting from the time of leaving their place of residence or place of work whichever occurs last, until return to their place of residence or place of work, whichever occurs first. If an **All Occupational Related Cover Operative Time** also applies, it is extended to "at any time between leaving an **Insured Person's** place of residence at the start of the insured **Trip** and return to place of residence at the end of the **Insured Trip**."
- Extension to **Business and Leisure Travel**: where **Directors** are noted on the **Schedule** as being covered under this **Operative Time**, cover under Section B (Travel) is automatically extended to include their **Partners, Children** and one salaried **Domestic Staff**.

Endorsements attaching to and forming part of Policy No RTT306251/LUPC/34

Endorsement 1- Temporary Total Disablement & Temporary Partial Disablement Policy Limits

Temporary Total Disablement

It is hereby noted and agreed that any amount payable under Section A – Personal Accident, Item 5 – Temporary Total Disablement shall not exceed the sum specified in the Schedule or an amount equal to 100% of the Insured Persons' Gross Weekly Wage, whichever is the lesser.

Temporary Partial Disablement

It is hereby noted and agreed that any amount payable under Section A – Personal Accident, Item 6 – Temporary Partial Disablement shall not exceed the sum specified in the Schedule or an amount equal to 50% of the Insured Persons' Gross Weekly Wage, whichever is the lesser.

Master Policy Clause

This Master Policy subject to its terms definitions provisions extensions exclusions conditions and Basis of Settlement set out below will provide cover as defined herein to the extent that

(i) such cover is not provided by any Local Policy (for the purposes of the Territorial Limits of Great Britain Northern Ireland the Channel Islands the Isle of Man and any other country stated in the Policy Schedule as Freedom of Services and any other country stated in the Policy Schedule as Financial Interest [as defined below] this Master Policy shall operate as a Local Policy)

or

(ii) a covered loss is not settled under a Local Policy solely by reason of insolvency of the insurers of such Local Policy

Provided that

(A) any Local Policy shall be fully maintained in force in accordance with details lodged with the Insurers but this Master Policy provision (A) shall not apply in respect of any Local Policy which has not been maintained in force through inadvertent error or causes beyond the Insured's control

(B) any sum insured limit or amount under this Master Policy shall be reduced by an amount equal to the indemnity recoverable by the Insured under any Local Policy whether or not any claim has been made thereunder but for the purpose of this Master Policy provision (B) no such reduction shall be effected if such indemnity is not recovered solely by reason of insolvency of the insurers of such Local Policy

(C) notwithstanding the number of separate named Insureds the aggregate liability of the Insurers under this Master Policy and the Local Policies to such Insureds jointly and severally shall be the same amount as if there were only one Insured party and such amount shall not exceed any sum insured or limit stated herein

(D) this Master Policy shall not provide an indemnity in respect of any deductible excess exclusion period or other self-insurance applying in any Local Policy

(E) Loss sustained by the Insured as a direct result of a Crime first Discovered in the Policy Period shall first be reported under the applicable Local Policy.

If during the Operative Time the Insured Person sustains bodily injury following an Accident which within two years is the sole and independent cause of Death or Disablement this shall first be reported under the applicable Local Policy

In the event that any settlement is made to the Insured under the Local Policy in respect of which any settlement is also made by the Insurers pursuant to this Master Policy provision then the Primary Insured shall immediately reimburse to the Insurers such amount so that the aggregate amount of the respective settlements retained shall equal the amount that would be payable if there were only one Insured party

Where any amounts settled under Local Policies or under Local Policies and this Master Policy exceed in total the Limits of Liability stated in the Policy Schedule or elsewhere in this Master Policy all such amounts excess of the Limits of Liability shall immediately be reimbursed to the Insurers by the Primary Insured.

Basis of Settlement

Royal & Sun Alliance Insurance plc (No. 93792).

Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This Master Policy shall provide cover

(A) to the Primary Insured or Secondary Insured

1) to whom a Local Policy has been issued as part of the Global Programme but only if permissible under all law and regulation applicable to any one or more of the Insurers or Secondary Insured and its agent

2) not insured under a Local Policy but only if permissible under all law and regulation applicable to any one or more of the Insurers or Secondary Insured and its agent

(B) to the Primary Insured in respect of its Financial Interest in any Secondary Insured insured by this Global Programme where that Secondary Insured is not capable of being insured due to the provisions of clause (A)1) and (A)2) above

provided that

1) the Insurers and Primary Insured agree that the Primary Insured has

1.1 a Financial Interest in a Secondary Insured where the Primary Insured benefits financially from the continued operation of the Secondary Insured

1.2 would be prejudiced Loss, sustained as a direct result of a Crime, suffered by the Secondary

Insured in the operation of its business,

would be prejudiced Benefit, sustained as a direct result of an Accident, suffered by the Secondary Insured in the operation of its business

2) the Insurers shall indemnify the Primary Insured in respect of its loss to its financial interests solely by payment to the Primary Insured of a sum equal to that which would have been payable to a Secondary Insured under a policy issued to such Secondary Insured upon the terms definitions provisions extensions exclusions and conditions of this policy in respect of its own interests less the amount of any indemnity actually received under any policy insuring such Secondary Insured

provided that any payment shall exclude any additional liability for tax that may arise as a result of such payment except to the extent otherwise specifically insured by this Policy

Definitions

For the purposes of this Financial Interest clause the following definitions apply

Financial Interest shall mean financial interest including but not limited to the value of any direct or indirect shareholding of the Primary Insured in the Secondary Insured

Global Programme shall mean this Master Policy and any Local Policy issued on behalf of the Insured provided that no other insurance contract exists pursuant to which the uninsured Secondary Insured could recover its loss and that this Primary Insured shall if so requested by the Insurers take all reasonable steps to procure that the uninsured Secondary Insured assigns to the Primary Insured any causes of action it may have against any third party arising out of the facts and circumstances that gave rise to the loss

Master Policy shall mean the UK Policy RTT306251/LUPC/34

Primary Insured shall mean the entity stated in the Master Policy Schedule

Secondary Insured shall mean all Insured parties other than the Primary Insured

Subject otherwise to the Terms, Definitions, Conditions and Exclusions of the Policy