

UNIVERSITY PROPERTY STORED AT STAFF/STUDENT'S HOMES:

The "All Risks Property Extension" insurance is intended to provide cover for property that is owned by/the responsibility of the University when it is temporarily away from university Premises; e.g. for Field trips and exhibitions.

Only in agreed or exceptional circumstances can University staff and students use/store University property in domestic environments. A key reason is the lack of security at home in comparison to University premises. Other reasons include potential Health & Safety issues, and lack of other necessary protections (safes, fume cabinets, sprinkler suppression, etc).

When off-site storage of equipment, for approved University business, is essential on a temporary basis, the following should be considered:

- **Duration of time held off site.**
The equipment should be held for the minimum amount of time that is necessary and practical for its intended purpose. If equipment is to be used on a field trip, it should only be stored off site for the duration of the field trip.
- **Value limits of property/equipment held off site.**
Our cover allows for a **maximum** single article limit of £60,000 and an overall limit of £250,000. However, this is intended only for the **temporary** cover of items away from University Premises.
- **Authorisation levels.**
A log should be retained by the School/Directorate of items taken/stored off site and the intended duration. There should be a sign-off process of items off site, which can be Audited if necessary.

Please note any items not logged as noted above will not be insured, and losses will be borne by the School/Faculty or Directorate. Any successful claim has an automatic excess applied of £1,000.

In summary, staff are generally not insured for storing University property off-site.

STAFF/STUDENT PROPERTY ON UNIVERSITY PREMISES:

Queen's Employees, Students & Visitors should have **their own cover** for personal possessions away from home e.g., Householders Policy Extension, with this being the first responder in the event of any property damage type loss / damage whilst on campus.