INSURER    Royal & Sun Alliance Insurance plc
PERIOD OF INSURANCE   1st August 2018 - 31st July 2019

COVER
The Company will provide indemnity to any Person Entitled to Indemnity up to the Limit of Indemnity against legal liability for damages in respect of

A) accidental Injury of any person
B) accidental loss of or damage to Property
C) nuisance trespass to land or trespass to goods or interference with any easement right of air light water or way other than legal liability for damages which result from a deliberate act or omission of the Policyholder or which is a natural consequence of the ordinary conduct of the Business and which could reasonably have been expected by the Policyholder having regard to the nature and circumstances of such act or omission

happening during any Period of Insurance in connection with the Business.

TERRITORIAL LIMITS
Worldwide, subject to the proviso that any products must be supplied from within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

Note
1) Notification of products supplied to North America must be given to Insurers in advance.
2) Notification of employees visiting North America who will be engaged in manual work to be given to Insurers in advance.

LIMIT OF INDEMNITY
A) Any one Event £20,000,000
B) All Events happening during any Period of Insurance in respect of products supplied £20,000,000
C) All incidents considered to have occurred during any Period of Insurance in respect of pollution or Contamination of buildings or other structures or of water or land or of the atmosphere £20,000,000
(Note: Excess Layer of cover with AIG Europe of £30,000,000)

EXCESS
£1,000 Third Party Property Damage
PRINCIPAL ENDORSEMENTS

Not applicable

SPECIAL PROVISIONS/CONDITIONS

1) **Contingent Motor Liability**: legal liability arising out of the use in the course of the Business by any Employee of any mechanically propelled vehicle not the property of nor provided by the Policyholder.

2) **Student Indemnity** (at the request of the Policyholder): legal liability incurred in a personal capacity in connection with the Business (limited to £1,000,000).

3) **Regional Health Boards and National Health Trust Hospitals**: legal liability arising out of activities undertaken for or in conjunction with Regional Health Boards and National Health Trust Hospitals.

4) **Private Treatment by University Employees** (at the request of the Policyholder): indemnity to staff undertaking private medical advice diagnosis or treatment of third parties but excluding any indemnity to any Medical or Dental Practitioner.

5) **Veterinary Treatment**: legal liability in respect of claims for breach of professional duty (limited to £2,000,000).

6) **Data Protection Act 1998**: an indemnity to the Policyholder against legal liability to pay damages and claimant’s costs and expenses for 1998.

7) **Overseas Personal Liability**: indemnity to the Policyholder against legal liability incurred in a personal capacity while temporarily outside Great Britain Northern Ireland the Channel Islands or the Isle of Man in connection with the Business.

8) **Service or Repair of Vehicles**: indemnity to the Policyholder in respect of vehicles owned by or belonging to Glasgow Caledonian University and the University of Strathclyde which are in the Policyholder’s custody or control for the purposes of service or repair. The Limit of Indemnity in this respect shall read £1,000,000 and an Policyholder’s contribution of £250 shall apply in respect of each and every loss.

9) **Legal Defence Costs**: as defined in Section 3 of the Policy – Limit of Indemnity £1,000,000 during any period of insurance.

PRINCIPAL EXCLUSIONS

1) **Pollution or Contamination**: pollution or contamination of buildings or other structures or of water or land or of the atmosphere caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific moment in time.

2) **Aircraft Products**: The Indemnity provided will not apply to legal liability arising out of or in connection with products which to the knowledge of the Policyholder are supplied to be incorporated in aircraft or other aerospacial craft or devices.

3) **War and Allied Risks**: arising from any consequence of war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power.

4) **Radioactive Contamination**: of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
b) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

5) **Mechanical Vehicles:** arising from or out of the ownership possession or use by or on behalf of the Policyholder or any Person Entitled to Indemnity of any aircraft or other aerial device; aerospatial device; hovercraft; water-borne craft (other than hand-propelled or sailing craft in inland or territorial waters).

6) **Legionellosis:** against legal liability for damages and claimant’s costs and expenses in respect of accidental Injury caused by Legionellosis arising out of the Business.

7) **Advice Design or Specification:** arising from or in connection with advice, design or specification provided for a fee.

8) **Fines or Penalties:** compensation ordered or awarded by a Court of Criminal Jurisdiction; aggravated exemplary or punitive damages awarded by any court outside Great Britain, Northern Ireland, the Channel Islands of the Isle of Man.

9) **Fear of Asbestos:** for mental injury or fear of suffering bodily injury death disease or illness arising out of actual or suspected exposure to Asbestos, Asbestos Dust or Asbestos Containing Materials.

10) **Property in the Policyholder’s Custody or Control:** for or arising from loss of or damage to any Property which at the time of the Event giving rise to such legal liability is owned by or held in trust by or in the custody or control of the Policyholder other than as detailed in the policy wording.