ALL RISKS

INSURER    Zurich Municipal Insurance plc
PERIOD OF INSURANCE   1st August 2018 - 31st July 2019

COVER
Items as notified to Insurers via the Insurance Section.

TERRITORIAL LIMITS
Miscellaneous Items of Equipment
Worldwide
Mechanics Tools and Wind Tunnel Model
University premises only

LIMIT OF INDEMNITY
Miscellaneous Items of Equipment £25,000
(Single article limit £5,000)
Mechanics Tools £15,500
Wind Tunnel Model £5,000

EXCESS
£250

PRINCIPAL ENDORSEMENTS
Not applicable

SPECIAL PROVISIONS/ CONDITIONS
Miscellaneous Items of Equipment
Limits of cover are £5,000 for a single article, or £25,000 any one trip, as notified to the Insurance Section. Values in excess of these limits must be notified to the Insurers for cover terms & conditions. This item includes items borrowed, hired or loaned to the University or for which they are responsible.

In the event of the value being greater than the Sum Insured this Policy shall only pay such proportion of the loss as the Sum Insured to the total value.

Terrorism cover purchased up to limit of sums insured in respect of Scotland, England and Wales only. Terrorism cover excluded for the Rest of the World.

The cover provided in respect of Miscellaneous Equipment is extended to include equipment belonging to Scottish Universities Environmental Research Centre subject to the Policy terms, conditions and exceptions.
**PRINCIPAL EXCLUSIONS**

No claim will be admitted for theft from any vehicle not individually attended unless the property is kept in a locked boot and all points of access to the vehicle are securely locked.

In respect of all items with the exception of miscellaneous items of equipment, no claim will be admitted for theft whilst these items are not in use at the University premises unless they are kept locked away in a locked cabinet/room.

Scratching and denting excluded.

Electronic Risk exclusion.

Rest of World Terrorism exclusion.