## University of Glasgow Computer “All Risks” Policy

**INSURER**
Zurich Municipal Insurance plc

**PERIOD OF INSURANCE**
1st August 2018 - 31st July 2019

### COVER

**Material Damage**
In the event of Damage occurring during the period of insurance the insurer will pay to the insured the value of the property at the time of its Damage or the cost of repair of the Damage or at the insurer’s option indemnify the insured by reinstatement, replacement or repair.

### TERRITORIAL LIMITS
All premises owned or occupied by the University anywhere in Great Britain, Northern Ireland, Channel Islands and the Isle of Man, details of which have been lodged with Insurers.

### LIMIT OF INDEMNITY

<table>
<thead>
<tr>
<th>Item</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Buildings</td>
<td>£1,847,797,166</td>
</tr>
<tr>
<td>Contents</td>
<td>£545,833,459</td>
</tr>
<tr>
<td>Library Books</td>
<td>£68,137,660</td>
</tr>
<tr>
<td>Wind Tunnel</td>
<td>£5,750,000</td>
</tr>
<tr>
<td>Architects, Surveyors, Consulting Fees &amp; Debris Removal (First Loss)</td>
<td>£15,000,000</td>
</tr>
<tr>
<td>Stock</td>
<td>£20,459,063</td>
</tr>
<tr>
<td>“All Risks” items (as notified to insurers)</td>
<td>£877,803</td>
</tr>
<tr>
<td>Debris Removal costs in respect of building asset codes 964 &amp; 965 at Cochno Farm, Clydebank</td>
<td>£150,000</td>
</tr>
<tr>
<td>Library Books – additional costs of restoration</td>
<td>£1,000,000</td>
</tr>
<tr>
<td>National Nuclear Laboratory equipment</td>
<td>£1,400,000</td>
</tr>
</tbody>
</table>

**EXCESS**
£50,000

### PRINCIPAL ENDORSEMENTS

**Extended Theft cover**
Damage caused by or consisting of or arising from theft or attempted theft:

a) involving the insured or any employee

b) of property in the open but this exclusion b) will not apply in respect of the fabric of the buildings at the premises

c) from portable or demountable buildings and structures of similar construction
Subsidence, Ground Heave or Landslip and Normal Settlement

Damage caused by or consisting of subsidence or ground heave of any part of the site on which the building stands or landslip

a) in respect of yards, car parks, roads, pavements, walls, gates and fences unless a building insured under part A is also affected

b) resulting from:
   i) the normal settlement or bedding down of new structures
   ii) the settlement or movement of made-up ground
   iii) coastal or river erosion
   iv) defective design or workmanship or the use of defective materials
   v) fire, subterranean fire, explosion, earthquake or the escape of water from any tank, apparatus or pipe

c) which commenced prior to the inception of this cover

d) occurring as a result of demolition, construction, structural alteration or repair of any property or groundworks or excavation at the premises.

SPECIAL PROVISIONS/CONDITIONS

(Please refer to the Insurance Section for full details)

Debris Removal
Professional Fees
Temporary Loan
Temporary Removal
Automatic Fire Alarm Installations
Automatic Sprinkler Installations
Firebreak Doors and Shutters
Fire Extinguishing Appliances
Security Precautions
Unoccupied Buildings

PRINCIPAL EXCLUSIONS

Date Related Performance and Functionality;
Nuclear and War Risks, Government or Public Authority Order and Sonic Bangs;
Changes in Environment or Mechanical or Electrical Breakdown;
Deliberate Act of Service Suppliers
Depreciation, Gradually Operating Changes and Faulty or Defective Design or Workmanship;
Electronic Risks;
Fraud or Dishonesty
Pollution or Contamination;
Subsidence, Ground Heave or Landslip and Normal Settlement;
Unexplained Losses
**COVER**  
Business Interruption  
In the event of any Incident during the period of insurance in consequence of which the business carried on by the insured at the premises be interrupted or interfered with the insurer will pay to the insured in respect of each item stated in the schedule the amount of loss arising from such interruption or interference.

**TERRITORIAL LIMITS**  
As per Material Damage

**LIMIT OF INDEMNITY**  
- Additional Expenditure: £40,000,000  
- Loss of Gross Revenue: £40,000,000 (first loss)  
- Rent Receivable in respect of NA-ME building: £60,000

**EXCESS**  
As per Material Damage

**PRINCIPAL ENDORSEMENTS**  
As per Material Damage

**SPECIAL PROVISIONS/CONDITIONS**  
- Action of Competent Authorities;  
- Loss of Attraction;  
- Notifiable Diseases and other Health Risks;  
- Public Utilities and Denial of Access;  
- Alternative Trading;  
- Professional Accountants Fees

**PRINCIPAL EXCLUSIONS**  
- Date Related Performance and Functionality;  
- Nuclear and War Risks, Government or Public Authority Order and Sonic Bangs;  
- Changes in Environment or Mechanical or Electrical Breakdown;  
- Deliberate Act of Service Suppliers  
- Depreciation, Gradually Operating Changes and Faulty or Defective Design or Workmanship;  
- Electronic Risks;  
- Fraud or Dishonesty  
- Pollution or Contamination;  
- Subsidence, Ground Heave or Landslip and Normal Settlement;  
- Unexplained Losses;  
- Erasure of Records