

From: UFS Communications
Sent: 27 March 2020 16:43
Subject: COVID-19 Finance Departmental Guidance Issue 6

Dear Colleagues,

Please find today's round up of news from the Finance Division. Key Contacts are asked to share with staff in their areas.

- [Insurance: Human volunteer studies](#)
- [Insurance: Extending Travel Insurance cover](#)
- [Insurance: Implications of working from home](#)
- [Insurance: Trips not originating in the UK](#)

This information is also available from the [Finance Division website](#). However, if you have any additional queries please do continue to contact the Help Desk on 01223 (7)65999 or at UFS_enquiries@admin.cam.ac.uk

In the meantime we thank you for your continued patience and support.

Issued by: [Karen Sheldon, Manager Finance Training](#)

COVID-19
FINANCE DEPARTMENTAL GUIDANCE – ISSUE 6
27th March 2020

Insurance

Human volunteer studies

The Insurance Section is currently prioritising studies related to COVID. This means that we endeavour to assess applications for insurance cover within one working day. However, the existing procedures regarding ethical approval and insurance are there to protect the University's long term interest and cannot be circumvented. We expect normal processes re ethical approval to apply and we need to operate normal processes regarding insurance in order to fulfil our legal duty of disclosure towards our insurers.

Extending Travel Insurance cover

Travellers who booked travel insurance and travelled at a time when the FCO was not yet advising against travel to their destination are covered by the policy, both for medical expenses and any necessary rearrangement. All staff and students unable to return from their overseas trips are required to extend their cover before it expires. This is done by logging into the Chubb portal, using the link in their original cover confirmation. The suggested end date is the end of the academic year, i.e. 30 September 2020.

Insurance implications of Working From Home

I am working from home, am I covered by University insurance?

The University's Public Liability Insurance policy covers staff during their normal course of work, including working from home.

The Employers' Liability Insurance policy applies in the same way as if the employee was working at their usual place of work. All University business activities need to be risk assessed and the risks mitigated where possible, this is why all staff have been asked to complete the home working risk assessment form.

The Operational Property Insurance policy applies to equipment temporarily removed from University premises (with certain sublimits). However, the excess under this policy is £1,000 each every claim which increases to £2,500 each every claim in case of theft with no forcible entry to or exit from buildings; therefore smaller claims (e.g. those involving a single lower range laptop) would not be covered.

The University's insurance does not cover employees' personal property in their own home.

As long as there is only "office work" being done from home (not e.g. scientific experiments); a typical home insurance policy should allow for this. However, staff working from home for anything other than on an ad hoc basis would need to inform their insurer as a requirement of their policy.

Trips not originating in the UK

I am currently overseas and planning a trip that would not originate in the UK. Do I need to follow FCO advice?

You need to follow the advice of the equivalent to the FCO within your own country. When interpreting such advice, please be aware that teaching and research trips - unless directly connected to the fight against COVID and unavoidable - are not considered essential.

Please note the University's Business Travel Insurance policy only covers trips for the purpose of University business. This means there has to be a business reason for the overseas travel, e.g.:

- location of conference or seminar
- meeting with overseas research collaborators
- visiting local library, archives, dig, etc.
- interviewing or taking samples from local population

Cover is subject to departmental authorisation and a risk assessment taking into account the risk of COVID infection.