

GENERAL LIABILITY INSURANCE POLICY SUMMARY

1. What is covered

Insures against all costs which the University of Victoria or its employees might become legally obligated to pay as damages for any of the following reasons:

- bodily injury
- personal injury
- property damage
- property damage to lease property
- professional and malpractice liability

2. Who is covered

- Officers, directors, governors, employees, post-doctoral trainees, visiting scholars or volunteers while acting on behalf of the university
- Any person, government, organization, trustee or estate where the university is obligated by written contract to provide insurance, but only with respect to operations by or on behalf of the university
- Any interest owned, controlled or operated by the university
- Students while engaged in performing a duty or taking part in any activity which is considered part of regular or extraordinary studies or recreational activities connected with the university
- Students taking training in the health sciences such as physicians, surgeons, nurses, technicians, pharmacists, interns, fellows, and residents while they are registered as a student at the university and acting in the discipline in which they are registered, whether on or off campus
- A number of other parties are also named in the policy as a result of specific relationships they have with the university, such as:
 - The University Club of Victoria
 - Island Pacific Institute Foundation
 - University of Victoria Foundation
 - Board of Pension Trustees
 - UVic Industry Partnerships Inc.

- Foundation for the University of Victoria
- U.S. Foundation for the University of Victoria
- Ocean Networks Canada Society
- Research Universities Council of BC
- Alumni Association of the University of Victoria
- The University of Victoria Hong Kong Foundation Limited
- Long Term Disability Trust
- Pacific Climate Impact Consortium

3. Deductible

There is a \$5,000 deductible on this policy.

Risk management may charge an internal deductible of \$1,000 to faculties, departments, or ancillary units facing a liability claim, based on reason(s) for loss(es) and if the faculty, department or ancillary unit could have prevented the loss. The reason for the claim is extensively reviewed prior to an internal deductible being assessed on the claim.

4. What is not covered

- Workers' compensation
- Use or operation of licensed automobiles and trailers (see automobile policy summary) (see rental vehicle policy summary)
- Use or operation of owned and non-owned aircraft
- Owned - watercraft liability for watercraft over 1000 tons gross registry
- Please see [Drones](#) for information on unmanned aerial vehicles (UAV's)
- Property loss (see property policy summary)
- War
- Environmental impairment. However, if it is a sudden and accidental environmental spill that is detected and reported within 120 hours and is an unexpected and unintentional discharge, it may be covered

- Products or work
- Medical malpractice where the person was influenced by hypnotics, intoxicants or narcotics
- Nuclear accidents
- Employment-related practices including claims arising out of refusal to employ or termination of employment
- Human rights complaints or proceedings
- Intellectual Property Infringement

5. Policy territory

Worldwide

Last updated: March 31, 2014