



UNIVERSITY *of* LIMERICK

OLLSCOIL LUIMNIGH

Guidelines on Insurance Cover for Research

Approved by Academic Council, 18 June 2014

1. INTRODUCTION

- 1.1 The University of Limerick is indemnified by the various policies forming part of its Insurance Programme in respect of approved research undertaken by employees, staff, students and other persons acting on behalf of the University. Details of the University's insurance cover are available at www.ul.ie/insurance.
- 1.2 In the main, insurance cover is in place for research projects. Where the proposed research study involves human participants (including data collected on an anonymous basis), animals, military technology, genetic modification, nuclear reaction, use of hazardous biological materials or any other areas that may bring the University adverse attention, then research ethics approval is required in accordance with the Procedures for Research Ethics Approval, available at www.ul.ie/researchethics. Additional information in this regard should be sought, where required, from the Chairperson of the relevant Faculty/Animal Research Ethics Committee.
- 1.3 Where more than one institution/organisation is involved in a research project, each institution/organisation is responsible for providing its own insurance cover.

2. INSURANCE COVER HELD BY THE UNIVERSITY

- 2.1 Details of the University's insurance cover is available at www.ul.ie/insurance and is summarised below as an aid for Principal Investigators/Supervisors. **Please note that where there is any query whatsoever about whether or not the necessary insurance cover is in place, the Principal Investigator/Supervisor must contact the Insurance Administrator at cliona.donnellan@ul.ie.**

2.2 Employers Liability

- 2.2.1 Employer's Liability insurance indemnifies the University against damages and costs awarded to an employee, where legal liability of the University has been established for any injury, disease, sickness or fatality arising out of, or in the course of employment by the University. For legal liability to be established, omission, negligence or breach of statutory duty of some kind must be proved.

2.3 Public & Products Liability

- 2.3.1 Public & Products Liability insurance indemnifies the University against damages and costs where legal liability for injury to third parties or damage to their property has been established, arising out of the University's activities. For legal liability to be established, omission or negligence of some kind must be proved.

2.4 Professional Indemnity

- 2.4.1 This type of insurance indemnifies the University in respect of its legal liability to pay damages, legal costs and expenses as a result of claims first made and notified to the insurer, during the policy period, for any actual or alleged breach of professional duty arising out of any act, neglect, error or omission, committed in the course of the University's activities by its employees, students and other persons acting on behalf of the University.
- 2.4.2 Note that Professional Indemnity cover does not extend to any loss suffered by a third party in cases where the loss is related to a physical injury or any medical procedure.

3. INSURANCE COVER FOR JOINT UL / HEALTH SERVICE EXECUTIVE (HSE) RESEARCH ETHICS COMMITTEE (REC) RESEARCH PROJECTS

- 3.1 For all research projects of a clinical/medical nature which include HSE participation or which are to take place in a HSE establishment, the national Clinical Indemnity Scheme (CIS) requires that they be considered for approval by a HSE REC (e.g. the HSE Mid-Western Regional Hospital Research Ethics Committee, or other approved HSE REC).

4. CLINICAL TRIALS / MEDICAL MALPRACTICE

- 4.1 The University does not purchase clinical trials/medical malpractice insurance cover currently. In the event that a Principal Investigator/Supervisor plans on undertaking a clinical trial then the Vice President, Research must be notified and subsequently, the Principal Investigator/Supervisor must contact the University's Insurance Administrator (cliona.donnellan@ul.ie) prior to commencing any such research in order to secure the required insurance cover.

5. PROCESS FOR CONFIRMING INSURANCE COVER

- 5.1 Principal Investigators/Supervisors should carefully view this 'Guidelines on Insurance Cover for Research' document and the University's Insurance cover to ascertain if their study is covered in full or in part. Details of the University's insurance cover are available at www.ul.ie/insurance.
- 5.2 Where any query whatsoever arises about whether or not there is insurance cover for a proposed research project, the Principal Investigator/Supervisor must contact the University's Insurance Administrator at cliona.donnellan@ul.ie to confirm that the required level of insurance cover is in place.
- 5.3 The Insurance Administrator will confirm in writing whether insurance cover is in place/if the insurers require additional information/clarification/or if insurance cover is refused. Given that insurers might need to be consulted it is recommended that applicants allow several days for a response when preparing their application for submission to the relevant FREC.