

Duty of Care – Risk Assessments

The University has a legal duty of care to ensure, as far as reasonably possible, the safety of its employees and students whilst undertaking University activities and to members of the public to ensure that the University activities do not cause injury or damage.

All insurance policies require that the insured (the University) comply with the law.

Risk assessments required under Health & Safety legislation are therefore necessary for Employers' Liability and Public Liability Insurance as these policies provide indemnity should the University or its employees and students cause injury to people or damage their property. Failure to comply with the law may result in a claim not being paid by the insurer.

Specifically concerning travel insurance, to enable the University to comply with Health & Safety legislation, the Safety Office advises that employees or students planning to engage in any University travel or fieldwork activity, of whatever duration, should complete a risk assessment. The risk assessment need only be proportionate to the activities and risks involved and guidance is available on the Safety Office website:

<https://www.safety.admin.cam.ac.uk/policy-guidance/miscellaneous/hsd089m-guidance-travel-fieldwork-and-work-away-cambridge>

Overseas Travel Insurance

The travel policy is in the name of the University and the University is only able to arrange insurance cover for overseas trips undertaken for University business purposes. The policy provides cover for the cost of unforeseen medical and other overseas business travel related expenditure necessarily incurred for reasons outside the travellers' and the University's control.

Insurers will refuse claims in circumstances where there is prior knowledge that a loss or claim is likely, or where both the University and the traveller have not taken reasonable steps to avoid or minimise any injury, loss, damage or expense.

Whilst a risk assessment is not a specific condition under the travel policy, a relevant risk assessment is evidence that the University are aware of and are managing any risks associated with University travel and the specific trip and can be used to support claims made against the policy.