

14. Insurance Cover in Relation to Research

The University has a responsibility to protect staff and students and participants involved in research.

In general terms, the University has a package of insurance products to protect staff and students where they are legally liable for a loss due to a negligent act, error or omission.

More specifically, the University has in place Clinical Trials coverage (Legal Liability or No Fault Cover), to respond to claims from research participants enlisted to a clinical trial.

However, the following areas are **EXCLUDED**:

Clinical trials involving:

- Investigating / participating in methods of contraception
- Assisting with or altering the process of conception
- The use of drugs
- The use of surgery (other than biopsy)
- Genetic engineering
- Subjects under age 5
- Subjects known to be pregnant
- Pharmaceutical product /appliance designed/manufactured by the University
- Work outside the UK

Limitations apply to:

Involvement with aircraft:

Activity with aircraft, aero spatial devices, unaccompanied Airborne Vehicles (drones)

Water craft:

Boats (other than notified via Campus Services Sport), hovercraft, waterborne craft

Any research, trial or investigation involving the above needs to be notified to the Insurance Advisor to see if insurance can be arranged.

The University Insurance Advisor will liaise with UM Association Ltd (the University's cover provider) as necessary.

The Research Ethics Committee requires that:

1. All project proposals submitted for ethics approval within each faculty, that satisfy the definition of a clinical trial, are sent electronically (including any supporting documentations such as REC form, consent form, information forms etc.) by the Secretary to Faculty Research Ethics Committee to:
The University's Insurance Advisor, Anne Hudson, email fi.insurance@northumbria.ac.uk and copied to: Jennifer Stergiou (jennifer.stergiou@northumbria.ac.uk), **Director, Research and Innovation Services**
2. Ethics approval for a project from the Faculty is dependent on evidence that adequate insurance cover is in place.