Public & Products Liability

The Public Liability section covers the Insured Entity’s legal liability to pay compensation in respect of personal injury, property damage, libel, slander, defamation, invasion of privacy and injurious falsehood. The policy also covers the legal liability of persons acting on instruction from or on behalf of the Insured Entity such as staff, students and volunteer workers.

The policy extends cover to:

- Any employee, honorary employee (academic or otherwise), voluntary worker, Council, Committee or Board Member while any such person is undertaking activities as an employee or is under the direction or control of, or is undertaking activities at the request of the Insured Entity.
- Any student whilst under the direction or control, or at the request of, the Insured Entity whilst undertaking any approved or recognised activity of the Insured Entity.
- Students engaged in practical training approved by the Insured Entity including practical placement, community placement, work experience and field assignments.
- Any office bearer or member of social and sporting clubs in respect of claims arising from their duties of any such club.

The geographical limitation of the policy is worldwide except for North America where some restrictions apply. If activities are being undertaken in North America, please contact the Insurance Office.

Product Liability

The Product Liability section covers the Insured Entity’s legal liability to pay compensation to a third party in respect of claims arising from the manufacture and/or sale of goods or products.

The following products are excluded unless specific cover has been arranged.

- Pharmaceuticals of every description
- Herbicides and Pesticides
- Products to promote growth or control diseases in growing crops or plants
- Stockfeed products other than primary grown products to be used for such purposes
- Explosives, ammunition, armaments
- Medical Equipment for direct application to the person
- Genetically Modified Organisms
- Lead products
- Human implants
It is important to note that this policy does not cover liability arising out of:

- Aircraft, watercraft
- Asbestos
- Assault & battery
- Contractual liability
- Employment liability
- Faulty workmanship
- Fines, penalties, or liquidated damages
- Libel and slander
- Pollution

Claims

1. In the event of an incident which may be claimable under the policy you should notify the Insurance Office as soon as possible. You must not make any admission, offer, promise or payment to the third party and you must also use your best endeavours to preserve all property, products, appliances and plant etc which may assist in the investigation or defence of a claim.

2. Do not give any interview or make any statement to a loss adjuster or other person investigating any accident of damage **UNLESS** such person is acting on behalf of the ANU or its Insurer.

3. No correspondence should be entered into with a third party except to acknowledge receipt of the claim. The acknowledgment letter should read as follows:

   **“Without Prejudice”**

   *We acknowledge receipt of your correspondence concerning the incident at*

   .................................................................

   .................................................................

   *This is receiving our attention.*

4. Forward all letters of demand, writs / summonses to the ANU Insurance Office and ANU Legal Office immediately upon receipt.

5. **Under no circumstances must Liability be admitted**