

# NATIONAL TAIWAN UNIVERSITY

## Directives for Campus Safety Insurance

July 19, 2012 Passed by the Environmental Protection and Occupational Safety and Health (EHS) Committee

September 25, 2012 Passed by the 2,731<sup>st</sup> Administrative Meeting

Article 1 National Taiwan University (NTU or “the University”) formulates the NTU *Directives for Campus Safety Insurance* (“the Directives”) to minimize loss in the event of accidents, safeguard the rights and interests of its faculty members and students, and ensure campus safety.

Article 2 Definitions:

1. Public liability insurance:

Coverage for liability arising from the loss of property or injuries caused to third parties due to defects in facilities or negligence by the insured or its employees at designated venues.

2. Employer’s liability insurance:

Coverage for legally mandated liability arising from injuries or deaths caused to employees of the insured in the performance of official duties during the period of coverage.

3. Deductible:

An amount borne by the insured in the event of an accident, in which the insurer is only liable for the amount in excess of the deductible amount.

4. Personal injury insurance (with hospitalization coverage):

Coverage for injuries, hospitalization, disability, or death of the insured in the event of an accident taking place during the coverage period which results in bodily harm, disability, or death of the insured

5. Insured Amount: The maximum amount payable by the Insurer in the event of an accident

Article 3 In keeping with the University’s hierarchical management and responsibility sharing structure, the EHS Center shall be charged with purchasing public liability and employer’s liability insurance policies (excluding affiliated units outside the Main Campus), the premiums for which shall be paid by the University. Each unit shall be liable for any deductible amounts and amounts in excess of the coverage limit for accidents taking place under its purview.

Article 4 Other campuses, including affiliated units outside the Main Campus, such as the NTU Hospital and the College of Bioresources and Agriculture’s Experimental Farm, Experimental Forest Management Office, and Highland Experimental Farm, shall purchase insurance coverage comparable to that of the Main Campus.

Article 5 Each unit shall consider the necessity of additional coverage types or higher insured amounts based on the particulars of its venues to mitigate management risks.

Article 6 Laboratory heads shall purchase personal injury insurance (with hospitalization coverage) for all research-related personnel who work in the laboratory, the insured amount of which shall not be lower than the insured amount of the University's student group insurance. All premiums of insurance shall be borne by the laboratory heads.

Article 7 The competent managing unit of any venue at the University that is operated by an external agency shall require said agency to purchase fire and public liability insurance to safeguard the University's rights and interests.

Article 8 The Directives shall be passed by the EHS Committee and the Administrative Meeting and then implemented on the date of promulgation.