

## UMAL announces a new subsidiary: Hasilwood Management Services Ltd (HMSL)

The Directors of UMAL are pleased to announce that a new company, Hasilwood Management Services Ltd (HMSL), is now trading. HMSL, established in 2014, is a company limited by shares and is a wholly owned subsidiary of U.M. Association Ltd (UMAL).

As a general insurance intermediary and mutual management services provider, HMSL aims to provide clients with access to insurance at the best terms available. Insurance policies that suit the particular needs of the Higher Education sector are placed with a small selection of specialist insurance companies. Some of the classes of covers available are listed below:

- Employers' Liability Insurance
- Motor Insurance
- Event Cancellation Insurance
- Pension Trustee Liability Insurance
- Farming Insurances
- Fine Art Insurance
- Public Liability Insurance
- General Small Business
- Special Risks Insurance
- Combined Insurances
- Terrorism Insurance
- Legal Expenses Insurance
- Travel Insurance
- Marine Insurances

Engagement with Members of UMAL enables HMSL to understand their needs, to interpret the ever-changing insurance market and to manage effective procurement of excess insurance, which is key to developing the value offered.

Through its relationship with UMAL, HMSL will aim to add value for clients through:-

- Promoting the principle of mutuality and shared services
- Procuring and providing appropriate insurance cover for clients effectively and efficiently
- Competing with other providers to reduce the price of insurance cover and to increase its value for clients

- Understanding the needs of clients and the risks presented by them
- Providing services for clients that are effective, efficient, appropriate and easy to access

HMSL is authorised and regulated by the Financial Conduct Authority, as a general insurance intermediary; Firm Reference Number 665752. (UMAL is an Appointed Representative of HMSL for the purpose of arranging Employers' Liability Insurance for its Member Institutions.) HMSL also specialises in comprehensive management support services.

General insurance intermediary services to UMAL Members have been provided until now by U. M. Services Ltd, which has been active since 1998. HMSL has now commenced the process of taking over the business of UMAL, and all clients and suppliers have been advised of the transfer. HMSL is also ISO9001 registered.

As Directors, all of whom previously served as UMAL Directors, we are enthused about the prospects for the new company and look forward to continuing working on behalf of UMAL Members in this new capacity.

### Directors:

*Allan Guest (Chairman)*

*Carolyn Pike* University of Birmingham

*James Lacey* (Deputy Chairman) Nottingham Trent University

*Susan Wilkinson* CEO, UMAL

*Allan Bickerstaffe*

*Simon Holt* Bath University

*Jon Gorringe*

*Mike Davies* Bangor University

*Alison Holmes* Durham University

### Registered Office:

Hasilwood House

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# UMAL Conference 30 April

The theme of our Spring conference was ‘travel’, and included presentations reflecting the need for pre-travel assessment of risk, risk exposures, tour operator’s liability, the breadth of UMAL cover available and claims. Our speakers included representation from the Membership, our supporting insurers and specialist services providers, and UMAL staff. We have provided a summary of the presentations below to provide a flavour of the day:

## **Risk Assessments: What Happens in Practice?**

Andy Chapman, Corporate Risk & Compliance Officer, Anglia Ruskin University

Andy provided an overview of the travel process within Anglia Ruskin University. He concentrated on how the university monitors travel, and introduced what was to be the theme for the morning – Risk Assessments. Explaining how overseas journeys had grown exponentially both in number and variety of destinations, he was able to demonstrate the impact this had made, and the methods by which Anglia Ruskin manages the staff and student exposures. The need for administrative support and risk management was highlighted.

## **Duty of Care to Staff and Student Travellers**

Dr Julian Morris, Partner, Plexus Law

Dr Morris focused on the legal and moral obligations on the institutions in managing their risks. He posed and answered the question, ‘How much should we worry what are the duties, and are they the same for staff and students?’. He did this by providing detail of the legal position in respect of staff and students. With staff there are statutory and common law exposures, with students he explained the common law and assumed responsibilities. It was important to understand that decisions in respect of legal liability are fact specific, and this was highlighted in two important High Court decisions this year where claimants in ‘apparently’ similar cases obtained a different result:

- Cassley v (1) GMP Securities Europe LLP & (2) Sundance Resources Limited [2015] EWHC 722 (QB)
- Dusek & Ors v Stormharbour Securities LLP [2015] EWHC 37 (QB)

Dr Morris summarised by emphasising the importance of risk assessment and undertaking appropriate research so that institutions meet their responsibilities to both groups.

## **Information and Support - Current Challenges in Global Travel**

Robert Walker, Head of Information & Analysis, Travel Security, Control Risks

Robert spoke on the security outlook for 2015, discussing the current challenges the geographical areas of concern and explaining how best to access the expertise of Control Risks. Control Risks’ online information service is available to all UMAL Members travellers, who can be further supported where necessary both pre- and in-journey. This invaluable service will underpin decisions on risk assessments.

## **Special Protection Solutions Anti-Terrorism Legislation and Cover, Kidnap & Ransom Insurance**

Elspeth Fimpel, Kidnap & Ransom Underwriter, Hiscox

Elspeth explained the type of insurance that is available to protect travellers. The recent changes to UK terrorism legislation were addressed, and Elspeth was able to explain the value in organising this class of insurance protection for travellers. Case studies were used to explain how the cover engages and to confirm that legislation in the UK does not negate the desirability of protection, and the use of the Control Risks resource in the event of an incident.

## **The UMAL Cover**

Susan Wilkinson, CEO, UMAL

Susan presented a brief summary of the UMAL Travel cover, outlining the support available to Members in the event of an incident.

## **Tour Operator’s Liability Understanding the Exposure**

Laura Halfhide, Marine, Trade and Energy, Hill Dickinson LLP

Laura provided a very helpful overview of the risks an institution is taking on when they are involved in the organisation and arrangement of group travel. Laura also presented a helpful commentary on the current position, together with the proposed EU Directive (November 2014), and concluded with advice on how our Members can protect themselves.

## Global Information (Axco)

Terry Crow, Liability Underwriter, UMAL

Terry introduced the Axco service, which is used when institutions have activities in non-UK locations that require local insurance. Background information on nearly all territories is available to Members via UMAL's subscription to Axco Insurance Services Ltd – on litigation, legislation, insurance etc.

Terry then went on to look at legal liability issues connected with overseas work and placements etc, and the following questions were covered:

**Q1: Can the University's cover stand in place of the lack of liability cover held by the host?**

Answer: No. However, the University's cover will respond where it is alleged the University, through its negligence, is responsible for the injury to the student. The University's Travel cover does provide medical expenses, repatriation and a modest amount of Personal Accident cover. Top-up Personal Accident insurance is an option for the placement.

**Q2: What happens if the host does not arrange indemnity or insurance for its negligent acts towards the placement?**

Answer: It is possible the student may go uncompensated. But even when a box is ticked stating the host has employers liability cover (or local equivalent), this may not mean a lot in practice because, for example, the limit may be very low by UK standards – e.g. I've seen an institution in Sri Lanka with a £25K liability limit. Suing the host in a disputed claim may be problematic because of high legal costs (e.g. Japan) or court delays taking years (e.g. India).

**Q3: But does the absence of liability cover mean that the student is unprotected?**

Answer: Yes, it does. But in the narrow sense of an accident arising from the negligence of the host – the point being that the host's liability cover may not respond to accidents per se, particularly where they do not arise from the placement activity (though it is possible that some territories have a compensation scheme more akin to personal accident insurance that may respond regardless of fault). In other words, the host being responsible for a placement's injury through negligence on its part is a small part of the spectrum of causes of accidents to students whilst on placement. I don't know the actual percentage of accidents caused by the host, but I have not heard of a student claiming against the host (it must happen statistically, but I think it is rare). For far flung localities, the issue of adequate liability cover may be problematic. This doesn't mean the placement cannot go ahead (it is the University's choice)

A big part of the consideration will be the nature of the placement and understanding the host's health & safety regime (which may be in itself problematic) –the key point here being to minimise the possibility of an accident occurring in the first place. This would be the point of a risk assessment.

If the University agrees the placement may proceed, despite the lack of adequate liability coverage, it is important that the placement student understands what this means before embarking on the placement, and that they are content with the position. Providing the University has acted reasonably in its duty of care there should be no come back on the University if it has done all that it should by way of its risk assessment (checking health & safety, etc) and advice to the student in relation to the placement.

The conference also referred to tour operators' liability - a strict liability - arising where the University arranges two or more elements of the trip, such as travel and accommodation, but this is separate from the liability that may attach because of the negligent actions of the host employer

Terry concluded this insightful session with a reminder that he was available to answer more of these questions.

## Statistics / Frequency –UMAL data

Dominic Thomas, Head of Claims, UMAL

Dominic presented an analysis of recent years' UMAL Travel claims experience. This highlighted the growth in the cost of overseas medical expenses treatment. There was also a comment on the number of relatively small value baggage and personal effects claims.

## The view from a Medical Assistance Provider

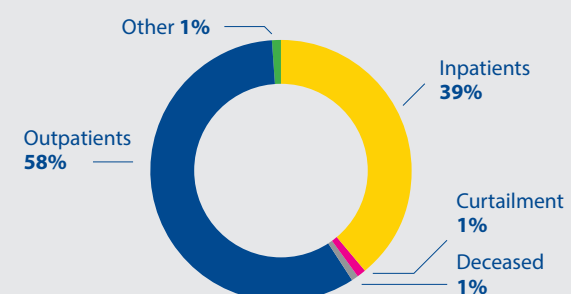
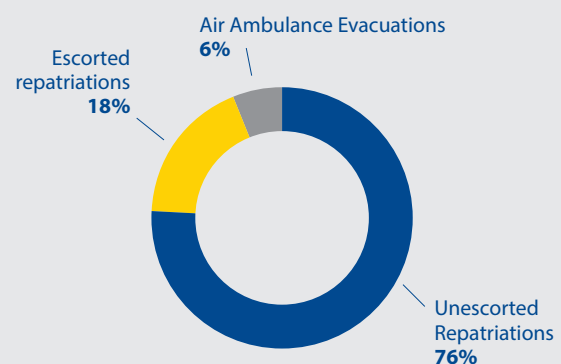
Gerald Mills, Business Development Manager, Specialty Assist

Gerald provided a summary of Specialty Assist and their work in respect of emergency medical cases. He provided interesting statistics to help explain how costs are increasing and also explained possible cost reduction methods.

In explaining the increasing frequency in both claims numbers and the average cost of treatment he commented on the emerging preference to accept private treatment rather than the state service. The disinclination of airlines, for example, to accept stretcher patients has had a knock-on effect as to the frequency air ambulances are being required.

Gerald concluded with a humorous analysis of the UMAL data to identify the likely name, gender and home town of a typical claimant – which was noted by the audience.

Some statistics: case breakdown by type, country and number



## The view from the Global Underwriter

Richard Higgs, Senior Underwriter, Tokio Marine Kiln

Richard commented on the support provided to the mutual by Tokio Marine Kiln, and compared the claims experience of the mutual membership as a whole with the available ABI statistics. At the conclusion of this presentation there was a lively question and answer session led by Dominic Thomas. This closed with a request to Members to assist UMAL in responding to a survey which would help ensure the UMAL travel scheme continues to provide the most appropriate support to its Members.

## Staff News

Leon & Emma Martin, UMAL

We are pleased to announce that Emma has given birth to a daughter, Lauren Elizabeth, a sister for Daniel. Congratulations!

## Where to see UMAL?

In addition to individual meetings with our Members we will be present at the following conferences in 2015:

**4 & 5 June** NUIG Leeds  
**9 & 10 September** Conference on University Purchasing 2015

## The transfer of ownership of RSA Engineering Inspection & Consultancy

An important change has taken place to this business as we have received the advice from RSA of the transfer of ownership of their Engineering Inspection & Consultancy (EI&C) business to Inflexion Private Equity Partners. The new company will be called British Engineering Services Ltd.

The sale is due to complete later this year.

## Motorists going abroad after 8 June 2015 are being warned they will need to take a special code with them if they want to hire a car.

From 8 June, the paper counterpart of UK driving licences - which records endorsements and fines - is being computerised. Anyone wanting to hire a car abroad will officially need a code to show convictions for offences like speeding. To obtain it, motorists will have to log on to the DVLA website beforehand.

The code is only valid for 72 hours, so anyone wanting to hire a car more than three days into their trip will need to generate a new code while they are abroad. For those who do not have internet access, a phone number will also be made available.

The RAC said many drivers were unaware of the changes: "Our research shows that with just over a month to go before the paper counterpart to the photo-card licence disappears, 55% of drivers are not aware of the planned change," said RAC spokesman Simon Williams.

The DVLA recommends destroying paper counterparts after 8 June. However the AA is advising people to hang on to the document, in case some hire companies are unaware of the new arrangements.

"Not all car rental companies, or indeed traffic police abroad, will be aware of the changes, so a 'belt and braces' approach of also taking the counterpart might help," said AA president Edmund King.

The AA also said that hiring a car abroad without a paper counterpart is not always a problem.

Just as some car hire companies do not currently ask for a counterpart, not all will ask for a code after 8 June.

The old-style paper licences, issued before the photo card was introduced in 1998, will remain valid.

To view a record of their convictions, motorists can log on to the **View My Driving Licence** page of the government website. They will need their driving licence number, their national insurance number and their postcode.

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UMAL

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