Question: What cover do we have for children?

For the purposes of this exercise we consider the age range of 'children' to be 0 to 18

What are the situations?

1. Children as Registered Students
2. Children as Unregistered Students
3. Children as Participants in Research (Clinical Trials)
4. Children of Staff and Students
5. Children as Visitors
6. Children in a Crèche run by the Institution
7. Children in Work Experience
8. Children as Employees
9. Children on Authorised Trips

These are all scenarios generating questions in recent weeks.

The purpose of this exercise is to look at the coverage – it is not intended to include or take the place of risk assessments, CRB checks etc, which become more relevant the younger the age commensurate with a higher duty of care.

In general the UMAL legal liability coverage will operate; in particular the Public Liability and Employers Liability will be the most relevant in all these circumstances.

The Institution will be covered whether the claims arise from an injury to the child, or from claims arising as the result of the actions of the child whilst acting with your authority or under your supervision.

Looking at the specifics in each situation given above:

1. **Children as Registered Students** – as might be expected, this is straightforward. All the institutions legal liability coverage will operate in the usual manner.

2. **Children as Unregistered Students** – For example: a school pupil attending a course. Effectively, the school pupil is a visitor to the institution in this instance, and the institutions legal liability coverage will operate should he/she suffer a loss where legal liability is attributed to the institution.

3. **Children as Participants in Research** – claims for compensation arising from children as participants in research, which may include clinical trials, may fall either under the Public Liability or the Clinical Trials coverages. Please use Form CT09 for details of when to refer. (As part of the referral process children involved who are under 5 years of age may need special underwriting consideration).

4. **Children of Staff and/or Students** – such children fall under a general visitor category, and the institutions legal liability cover will operate, should the children suffer a loss arising from the responsibilities and/or activities of the institution for which it could be held to be legally liable.

5. **Children as Visitors** – there may be occasions when children are on campus/site as visitors – as in some examples above, but also perhaps to see an exhibition, to get a taste of higher education life, etc. The coverage that is in place for third party visitors in general equally applies to children.

6. **Children in a Crèche** – Where an independent organisation operates a crèche it is to be expected that they will arrange their own insurance for their legal liabilities. Where it is operated by and is part of the business activity of the institution, cover will operate in the usual way to protect the institution from claims for accidental bodily injury or damage to property for which the institution is deemed legally liable.

7. **Children on Work Experience with the Institution** – Employers' Liability cover applies. Public Liability cover responds where the individual engaged in work experience is alleged to have caused accidental bodily injury/damage to a third party whilst working for the institution, and for property loss or damage claims made by the person on work experience.

8. **Children as Employees** –The rights of under 18's are no different to any other employee and the institutions Employers' Liability and other legal liability coverage will operate in the usual way. This includes where the individual is alleged to have caused accidental bodily injury/damage to a third party whilst working for the institution.

9. **Children on Authorised Trips** (not holiday) – There is personal liability cover within the Travel section. BUT, generally children are not automatically covered (other than Registered Students), so check with UMAL.