

General & Employees Liability Policy

Assured:	Università degli Studi di Trento
Policy	n° 407845713
Insurance Period:	from the 28th of February 2022 to the 28th of February 2027 both days included
Security:	AXA
Isured Risk:	Third Party Liability & Employees Liability
Assured:	Università degli Studi di Trento Via Calepina, 14 - 38122 Trento Italia
Co-insured:	<ul style="list-style-type: none"> Università degli Studi di Trento La SMC Scienze Mente Cervello (SMC) La Fondazione Istituto Italiano di Tecnologia (IIT) The Employees or other persons acting on behalf of the assured also in other envoirements Members of the Ethical Comitee
Policy type:	Loss occurrence.
Territorial limits:	Whole World.
Limits:	<p>Third party liability Euro 20.000.000 each and every loss Euro 20.000.000 per person Euro 20.000.000 for damage to property or animals</p> <p>Employees Liability Euro 10.000.000 each and every loss Euro 2.500.000 per person Combined and in the annual aggregate limit Euro 20.000.000,00</p>

Sublimits and deductibles

Event	Limit	Deductible
Front deductible		€ 500,00
Third party activity interruption	€ 1.500.000,00	10% minimum € 10.000,00
Fire	2.500.000,00 excess of Fire insurance limits	10% minimum € 10.000,00
Damage to underground installations	€ 1.000.000,00	10% minimum € 10.000,00
Damage from subsidence and landslide	€ 1.000.000,00	10% minimum € 10.000,00
Accidental pollution	€ 1.000.000,00	10% minimum € 2.500,00
Damage to consigned property	€ 250.000,00	€ 500,00
Theft	€ 50.000,00	€ 500,00 each person
Use for research and teaching purposes of any equipment, including x-ray equipment and those for diathermy and electrotherapy	€ 5.000.000,00	€ 500,00
Liability of second level clinical activity (diagnosis and rehabilitation of disorders linguistic and cognitive caused by brain injuries) - CiMeC Neurocognitive Rehabilitation Center (CeRiN).	€ 5.000.000,00	€ 500,00

Main exclusions:

- Motor and aviation liability;
- possession or use of radioactive substances or devices for the acceleration of atomic particles; however, cover includes liability deriving from the existence and use by authorized persons only of X-ray and Gamma rays or other emissions devices, other equipment such as Tac, Pet, Rmn, MEG-Magnetoencephalography, TMS e tES, electromedical instruments, particle accelerators and cyclotrons, metal detectors, sterilizers, etc. used for research, teaching and experimentation purposes only;
- Theft;
- Pollution of any nature or by any cause determined a part from accidental pollution (see sublimit in above schedule);
- directly or indirectly caused by war, invasion, acts of foreign enemies, hostility (whether war is declared or not declared), civil war, rebellion, revolution, insurrection or military action;
- Directly or indirectly caused by any act of terrorism;
- Any financial loss not deriving from damage to people or to objects;
- Deriving from the property and use of explosives;
- Of any nature regarding asbestos.
- Management of University Clinics and health facilities in general.
- International Sanctions Limitation and Exclusion Clause.