Liability

This insurance program includes three types of liability insurance:

1. General liability - Costs to the University of Guelph which it is legally obligated to pay as damages, which may arise as a result of bodily or personal injury or property damage to 3rd parties. Note: Insurance does not cover fines and/or penalties.

What Is Covered

- Costs which the University of Guelph or its employees might become legally obligated to pay as damages, which arise from an incident where they were acting on behalf of the University, for any of the following reasons:
    - Bodily injury;
    - Personal injury;
    - Property damage;
    - Property damage to leased property; and
    - Professional and malpractice liability.
- Costs which the University of Guelph or its students might become legally obligated to pay as damages, which arise from an incident that takes place during a credit course or student practicum and is related to the furtherance of the students education or training in their discipline.

NOTE: This insurance does not cover fines and penalties imposed by government legislation.

Who is Covered

- officers, directors, governors, employees or volunteers while acting on behalf of the University
- any person, government, organization, trustee or estate where the University is obligated by written contract to provide insurance, but only with respect to operations by or on behalf of the University
- any interest owned, controlled or operated by the University
- students while engaged in performing a duty or taking part in any activity which is considered part of regular studies or practica connected with the University
- students taking training in the health sciences such as physicians, surgeons, nurses, technicians, pharmacists, interns, fellows, and residents while they are registered as a student at the University and acting in the discipline in which they are registered, whether on or off campus.

What is Not Covered

- Automobiles (covered through Auto policy [1])
- workers' compensation (covered through Human Resources [2])
- use or operation of licensed automobiles and trailers
- use or operation of owned and non-owned aircraft

- owned - watercraft liability for watercraft over 1000 tons gross registry
- property loss
- war
- environmental impairment. However, sudden and accidental environmental spills that are detected and reported with 120 hours and is an unexpected and unintentional discharge, may be covered
- products or work
- medical malpractice where the person was influenced by hypnotics, intoxicants or narcotics
- nuclear accidents
- employment-related practices including claims arising out of refusal to employ or termination of employment
- human rights complaints or proceedings

2. Professional & Malpractice Liability - Costs to the University of Guelph which might arise from the rendering or failure to render professional services.

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3. Errors & Ommisions - Costs to the University of Guelph which might arise from wrongful acts

What is Covered

- professional liability - liability arising from an error or omission in the delivery of (or failure to deliver) professional services
- errors and omissions liability - liability arising from "wrongful acts," defined as actual or alleged errors, misstatements, misleading statements, acts, omissions, neglect or breach of duty

Who Is Covered

- officers, directors, governors, employees or volunteers while acting on behalf of the University
- officers or directors of entities other than the University if they are acting in that capacity at the direction of the University
- persons acting as trustees of any pension fund of the University
- any student while engaged in activities related to their studies and the discipline in which they are registered, whether they are on or off campus

What Is Not Covered

- fines or penalties imposed by law
- anything where the insured profits or gains an advantage to which they are not legally entitled
- claims brought about by or contributed to by the dishonesty of the insured
- willful violation of statute law
- claims arising out of bodily injury, personal injury or property damages
- breach of contract, including employment contracts
- liability arising from environmental damage
- intellectual property
- employment related practices including claims for refusal to employ or termination of employment
- tuition, fees, or rents

Source URL:https://www.uoguelph.ca/finance/departments-services/insurance-office/insurance-categories/liability

Links
[1] https://www.uoguelph.ca/finance/departments-services/insurance-office/vehiclesdrivers [2] https://www.uoguelph.ca/hr/