

Insurance for Human Health Research

"What is in place to cover the study, researcher and participants in the event of damage or loss?"

- **ACC:** should provide relief to any subject of domestic public good research who suffers associated injury in accordance with the [Accident Compensation Act 2001](#)

Insurance responds in the event of legal liability of the Insured (the University of Auckland)

Where ACC does not respond, the UoA Human Health Research Insurance Policy provides the following cover:

- **No-fault:** Where the subject suffers harm or loss and makes a claim, regardless of the source or cause of the harm or loss

In addition, the following cover is in place regardless of the type of research:

- **Professional indemnity:** where there is an unintentional mistake in the trial design (and related)
- **Medical Malpractice:** where the medical practitioner makes an unintentional mistake

Further information on the UoA Human Health Research Insurance Policy is below:

- Total value of coverage: NZ\$20m; standard excess: NZ\$25k
- In place for:
 - Domestic clinical research i.e. in NZ
 - University of Auckland involvement as the Sponsor
 - University of Auckland involvement as the Host
 - Commercial research and Non-Commercial research
 - All types of Localities
 - University of Auckland involvement as a Trial Coordinating Centre
 - All research team members (whether UoA or non-UoA, whether domiciled in NZ or not)
 - UoA the organisation and Individual liability – for all persons the UoA wishes to be included under the insurance policy who are connected to the University research team.
 - A "new medicine"
 - All types of loss or damage associated with the clinical research are covered [noting that intentional/ deliberate acts of harm are never covered].
 - All subject types, including children [0 – 16 years] and pregnant women [noting a higher excess of NZ\$50k for a claim involving a pregnant woman or child < 5 years]

Please contact Risk Office riskoffice@auckland.ac.nz in the following circumstances:

- Any aspect of your research is based in a country outside NZ, including Australia. Risk Office will confirm if you need additional insurance.
- If you have any insurance queries not answered by the above.