

# INSURANCE FOR RESEARCH

Researchers' attention is drawn to the insurance provided by SU as follows:

## 1. Students

The Personal Accident Policy cover for the university is as follows: This policy applies to ALL STUDENTS in respect of Accidental Bodily injury to all students whilst engaged in activities pertaining to his/her relevant field of study and he/she has 24-hour cover.

## 2. Staff

Staff are EXCLUDED from the Personal Accident Policy as injuries whilst on duty would be covered under the Compensation for Occupational Injuries and Diseases Act. Further cover would be provided by the staff member's e.g., disability, life cover).

## 3. Research Participants

### 3.1 Research-related injuries

Injuries (physical and emotional) that emanate from the specific research activities attached to an approved research protocol will be covered by the SU insurance. Participants in industry-sponsored studies will be excluded from the SU insurance and specific insurance would need to be arranged by the sponsor. Proof of such cover will need to be attached to the protocol submission.

### 3.2 Travel for research purposes

- 3.2.1 If Participants are transported in SU vehicles, the Passenger liability of the SU Motor Insurance policy will respond.
- 3.2.2 In the event where a participant is injured in an accident in a private or public vehicle, they would usually have recourse to the Road Accident Fund to claim for their medical costs or their own medical aid.
- 3.2.3 If a participant decides to claim from SU, they will have to write a letter in their personal capacity or through an attorney, which will then state that they are holding SU liable for the injuries caused. This letter will be sent to the Motor insurers, who will handle the liability claim on behalf of SU.
- 3.2.4 Where for example, a specific trial or study requires that participants travel to study sites for research purposes, such cover for participants will need to be arranged specifically by contacting Mr Wium Kerwel via email at [wvankerwel@sun.ac.za](mailto:wvankerwel@sun.ac.za)