

BCS Equipment and Professional Liability Insurance for Branches & Member Groups

Computer Equipment

Individual item cover up to a maximum of £1,000 (unless previously notified and agreed);
Insurance excess for any claim is £250 each and every loss.

Non-Computer Equipment

Individual item cover up to a maximum of £5,000; insurance excess for any claim is £350 each
and every loss.

Insurance cover for BCS property (Computer and Non-Computer) applies providing following
conditions are adhered to:

Conditions:

1. The equipment must be property of the Institute (ie paid for by BCS).
2. The equipment must be kept under proper secured supervision by a named officer of the
Branch/Group. A Committee Minute should record the make, model & serial number of each
piece of equipment, date of purchase, responsible person and normal location of the
equipment and conditions & purpose of use.
3. Evidence of proper control is required which would reasonably be the responsible person
maintaining a log of uses and movements.
4. For computer equipment, the Branch/Group must guard against potential illegal use (including
but not limited to breach of Data Protection Act, breaking software license agreements, etc.) or
any action (by deed or omission) that may bring the Institute into disrepute.

Professional Liability Insurances

The Institute holds Public Liability and Product Liability insurances; this covers Branch and
Member Group activities that fall within BCS' charitable objectives.

The Institute holds Employer Liability insurance, which covers for BCS Staff at events.

The Institute holds Travel and Personal Accident insurance; see separate paper.

Branch/Group Publications and Statements

Where Newsletters are published by named individuals, the Institute's insurers do not assume any
liability to meet claims under any publishing defect (ie for damages sought under libel or
professional negligence).

Where any statements are made by individuals purporting to be on behalf of the Institute, or where
someone hearing or reading such statements might reasonably assume that they represent the
views of the Institute (whether the author or speaker is claiming BCS backing or not), the Institute's
insurers do not assume any liability to meet claims (ie for damages sought under libel or slander or
professional negligence).