Risk & Insurance
Field Research

Office of Risk Management

Insurance & Risk Assessment

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Who is the University Researcher?

Who is a qualified University Student/Researcher

The university's insurance program covers faculty, staff, volunteers and registered University of Alberta students while they are performing field research if the research is:

• part of regular studies, a university-approved activity, directly connected to the university

What is not considered a University Activity (to name a few)

• Personal time
• Professional activities
• Hazardous materials
• Illegal or criminal acts
• Specific jurisdictional requirements
Researcher Responsibilities

What we know:

• Researchers often conduct research (fieldwork) within complex, hazardous, volatile and/or remote environments;

• Researchers often work alone (long immersion in the field, trust issues);

The Researcher ‘worker’ and the university has a duty to take care to prevent and avoid injury/harm to self and others.

• To ensure a safe working environment including: providing training, equipment;
• To performing hazard and risk assessments and following applicable policies/procedures;

The University relies on you as the researcher managing your research project to assist the University in meeting its duty of care to the graduate and undergraduate students, staff and others involved in your research project.
Source & Scenarios of Field Research/Travel Risk

- Travel advisories
- Remote site selection
- Permits & shipping
- Lost or damaged university or personal property
- Marine exposures
  - Drowning, water craft
- Catastropic events
  - Earthquake, volcano eruption
- Transportation delays & accidents
- Slips & falls
- Sexual harassment
- Assault
- Political environment
- Animals & insects
- Landscape
  - Volatility, ice, heat, wind
  - Rock slide, crevices
- Weather
- Death
- Lost research

Field Research Risk
Tools to Mitigate, Control & Transfer Risk

- Risk assessment and evaluation process ([Planning Tool](#))
- Hazard Assessment and Emergency plan ([FAP](#))
- Safety & security requirements
- Document and records management & retention
- Policies and procedures includes fleet safety
- Financial controls – deductible assessments
- Agreements – no permission to sign for the University
- Informed Consent – understand risk & responsibility
- Workers Compensation – in & out of Canada
- Insurance – when bad things go wrong how will it get paid for. Is it a personal or university work.
Risk Awareness & Informed Consent

Proper planning is critical to the success of field-based research activities.

Informed choice and decision to participate.

The university is not responsible for your personal property or activities in your personal time.

You are financially responsible for all personal property and expenses. Check your travel, medical and personal homeowner insurance before you leave.
Off Campus Activity & Travel Policy Requirements

- **Always be aware of your destinations safety and security conditions.** Complete the university’s travel plan tool. This applies for all off campus activities and travel related to the mandate of the university and to travel organized for curricular or non-curricular activities. Be aware of permissions required for specific risk levels.

- **Follow advise of Global Affairs Canada or other travel advisory sites** for risk level and precautions.

- **Take care to respect all laws and regulations of the destination country.** Vaccinate!

- **Register with travel sites** including Ugo Off-Campus Travel Registry and Government of Canada’s Registration for Canadians Abroad.

- **Use International SOS** for preplanning, travel advise and emergency assistance. Put the app on your phone along with any other emergency numbers including the 24-7 number for the Canadian Consulate.

- **Workers Compensation, travel and medical insurance is a must.** Read the fine print BEFORE you go. Call the insurer first if you need assistance to avoid denial of a claim.
International Driving Guidelines

If renting a vehicle outside of Canada or the United States purchase the maximum liability, accident and collision insurance available through the rental agency.

If possible, consider not driving – ask for references for local taxi, charter or other reputable agencies that can drive and ensure that they have the qualifications and insurance required for the location.

Check the Association for Safe International Road Travel (ASIRT) for information on road travel in over a 150 countries (www.asirt.org).
Bad things do happen

- Research camp lost to fire, Slave Lake - $58,000
- Unprotected and remote sensing equipment - $150,000
- Research vehicle stolen in remote area while students are in the field. Vehicle & all ‘personal’ and university equipment lost. $65,000
- Loss of research camp Lake Winnipeg $1.6 million
- Bus accident on remote highway to coastal research facility – multiple injuries and fatalities
- Stolen lap tops including ‘personal’ laps tops (no cover)
- **No road hazard coverage from insurance!**
Insurance Claim Submission

• **Travel / Medical** – Call your insurance company/Workers Compensation. Take the numbers with you.

• **Emergency contact list** including university’s emergency management

• **International SOS** – emergency assistance only – put on your phone and write the phone number and email contact down someplace safe.

• **Damage to university or third party automobile/property** - submit an insurance claim. Cooperation is a must:
  • Must be authorized driver, permission to use university property
  • Gather all information, take photos, do not admit liability
  • File report with police, UAPS and EHS
  • File [online claim](https://www.ualberta.ca/vice-president-finance/insurance-and-risk-assessment/claims/index.html) form with university insurance
Useful Links

Insurance & Risk – Field Research info
Insurance & Risk- Off-Campus Travel
EHS - Field Research Pre-Planning
Canadian Travel Advisories
International SOS
Thank you for your time.

Questions?