

# Equipment Loans Policy – Liability for Loss or Damage

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## 1. Introduction

The University invests substantial sums on providing portable media and computer equipment for students to use for their studies. The value of such equipment has increased over the years, as have the costs of repairing it. For example, some camera kits have an 'as new' value of over £5,000, and damaged video cameras can cost £1,000 or more to repair. While equipment is out of service, it may not be possible to honour bookings made by other users.

Responsibility for maintaining the equipment collection rests not only with the University; users of the collection must also take reasonable steps to ensure that the equipment is looked after and used correctly whilst in their care. So if equipment is lost or damaged while in the custody of a student, they may be liable for some or all of the cost of replacing or repairing it.

This document explains the University Policy covering student liability for loss or damage of equipment, and suggests ways in which students can minimise the risk of having to contribute to the cost of repair or replacement.

## 2. Student Liability

Student liability is defined in the document – Policy and Procedure Governing Student Conduct 2013-14 available at: <http://academicregistry.southwales.ac.uk/documents/download/221/>

- 2.4 *'Students must **not** whilst on campus, in University premises off campus or engaged in University activities:*
- a) damage University property or property of other students, staff or visitors;'*

The agreed mechanisms to cover these losses are detailed further in Section 7 of the same document.

Student liability will arise in a number of circumstances:

1. In cases where the student claims that equipment they have borrowed has been lost or stolen, but is unable or unwilling to produce documentary evidence of having reported the incident to the police, the student will be liable for the full, current replacement cost of the equipment.
2. If the student claims that equipment they have borrowed has been lost or stolen, and produces adequate documentary evidence, the student will be liable to (a) costs up to the maximum set out in the depreciation table below OR (b) the sum paid in compensation by an insurance policy held by the student, whichever is the greater amount. The liability will be reduced by the value of any sum that the University is able to recover from its own insurance.
3. If equipment is returned damaged, the student will be liable for any damage attributable to mishandling or misuse by themselves or anyone else who has used the equipment while loaned to the student. Damaged equipment will be examined to establish the extent to which mishandling or misuse was the cause of the damage. The student's maximum liability will be (a) as set out in the depreciation table OR (b) the sum paid in compensation by an insurance policy held by the student, whichever is the greater amount; this amount may be reduced subject to manager's discretion.

### Table of depreciation charges

(applies to points 2/3 above)

Replacement/Repair cost of Equipment (total value of loss/damage; single item and or kit)	Age of equipment (years)	Planned Student contribution
Up to & including £500	Up to 1	100%
	1 - 4	50%
	Over 4	10%
Over £500	Up to 1	£500
	Up to 2	75% of value to maximum of £500
	Up to 3	50% of value to maximum of £500
	Up to 4	25% of value to maximum of £500
	Over 4	10% of value to maximum of £500

## 3. Procedure in the event of loss of, or damage to equipment

### Reporting loss or damage

Loss or damage should be reported as soon as possible to the Service Desk/Equipment discharge point from which the equipment was borrowed. The student's account will be disabled pending an interview with IT Services/faculty staff to discuss the loss/damage and to agree liability and identify any costs.

Late return of equipment will continue to accrue fines at the agreed rate until the borrower reports the loss or damage of an item.

### Establishing the extent of liability

Wherever possible, IT Services/Faculty will seek to reach agreement with the student about the extent of their liability including discussion with IT Services/Faculty management (and if appropriate the relevant Senior Management Team). If the student does not agree with the proposed charge, an appeal may be made to the Director of IT Services/Dean of the Faculty.

### Payment

Sums due should be paid within one month of the liability being confirmed. Failure to pay within this period may result in the withdrawal of equipment loan services, and the commencement of debt recovery procedures.

## 4. Reducing the risk of liability

Students can take steps to help reduce the risk that they will be liable for the loss of, or damage to equipment.

### Take care of the equipment

Read and follow any instructions provided by the University about how to use and store the equipment. If training is offered, take advantage of it. Keep the equipment with you at all times when in public places. Make sure the equipment is stored securely when not in use and never leave in an unattended vehicle.

### Insurance

Consider taking out insurance to cover some of the risks involved in borrowing equipment. For example, Endsleigh provide a policy which covers the first £500 worth of equipment borrowed from the student's University if it is stolen or damaged from the local or home address. Students in Halls of Residence are encouraged to take out insurance to cover their contents within the room. There is an option for extending cover from Endsleigh on this policy that will cover items up to £2,000 which are lost or stolen whilst in the student possession. Students may wish to ask their landlord whether the property is covered by a group contents policy.

## 5. Use of liability income

The University will use income raised through the application of this policy as a contribution towards the repair or replacement of lost or damaged equipment.

If you have any questions about the application of this policy please contact the appropriate email address:

**Cardiff:** [medialoanscdf@southwales.ac.uk](mailto:medialoanscdf@southwales.ac.uk)

**Treforest/Glyntaff:** [mediaenq@southwales.ac.uk](mailto:mediaenq@southwales.ac.uk)