

CEPR Guidance Note on Insurance, Safeguarding and Duty of Care Requirements for GRP grants contracted with an Institution.

This guidance note is intended to support Contractees and Partner Institutions in interpreting the insurance, safeguarding, and duty-of-care provisions included in the Institutional Letter of Agreement (LOA).

As CEPR's PEDL, STEG, and ReCIPE Programmes are funded by the UK Foreign, Commonwealth & Development Office (FCDO), CEPR is required to ensure that appropriate risk-management and safeguarding arrangements are in place across funded projects, particularly where projects involve international travel, fieldwork, or activities in higher-risk environments.

In many cases, universities and research institutions will already maintain many of these arrangements through their existing institutional insurance policies and procedures. During the contracting process, CEPR will request evidence of such policies and insurances through our [Due Diligence form](#).

1. Insurance Requirements

1.1. Professional Indemnity Insurance

The LOA requires contracted institutions (“Contractees”) to maintain Professional Indemnity Insurance throughout the duration of the project and for six years afterwards. The minimum coverage amount should be at least for the grant award total.

Professional Indemnity Insurance, or equivalent institutional liability coverage, protects institutions and researchers against claims arising from professional activities connected to the delivery and management of the project, including:

- Negligence;
- Errors or omissions;
- Breaches of professional duty;
- Research-related claims.

Examples may include:

- Claims relating to project delivery or oversight;

- Alleged failures in professional conduct or safeguarding responsibilities;
- Claims arising from fieldwork activities, subcontracted activities, data handling, or project management.

This requirement reflects the fact that Contractee and Partner Institutions remain responsible for the professional activities carried out under the project and helps protect:

- Researchers;
- Institutions;
- CEPR;
- And the wider Programmes funded by the UK FCDO

from potential legal or financial exposure arising from project activities.

For most universities and research institutions, this type of coverage is already maintained centrally as part of standard institutional insurance frameworks. If not already maintained by the institution, CEPR does require that the institution take out this coverage for at least the grant award total.

1.2. Personal Accident and Medical Insurance

Institutions are expected to ensure that researchers and project staff (PIs, co-PIs, RAs, or other researchers) are appropriately covered in the event of:

- Illness;
- Injury;
- Accidents during travel or fieldwork;
- Emergency medical treatment needs;
- Medical evacuation requirements.

This is particularly important for projects involving:

- International travel;
- Fieldwork;

- Remote operational environments;
- Activities in locations where access to medical care may be limited.

These arrangements form part of the institution’s duty-of-care responsibilities towards project personnel and help ensure that researchers and staff can access appropriate medical support and emergency assistance where required during project implementation.

1.3. Travel and Security Insurance

Institutions are expected to undertake proportionate risk assessments and determine the appropriate level of insurance coverage and/or security arrangements for their activities and locations.

Some projects may involve work or travel in conflict-affected, politically unstable, or higher-risk settings, and conflicts or health emergencies can rapidly alter project conditions. Therefore, travel insurance and/or enhanced security-related coverage is required for all project staff involved in a PEDL/STEG/ReCIPE project budgeting international travel or fieldwork, regardless of risk level.

Where risks are reasonably foreseeable — based on project context, destination, and risk assessment, including travel to conflict-affected, politically unstable, or higher-risk environments — institutions may already require insurance or security arrangements, or they may need to obtain coverage relating to:

- Emergency evacuation;
- Security evacuation;
- Crisis response support;
- Travel assistance;
- Wrongful detention support;
- Kidnap and ransom response services where appropriate.

Projects involving only standard academic collaboration or no international travel are unlikely to require enhanced security-related coverage beyond existing institutional arrangements.

1.4. General Liability Insurance

Institutions are also expected to maintain appropriate General Liability Insurance. This insurance protects against claims involving:

- Third-party bodily injury;
- Accidental property damage;
- Personal injury arising from project activities.

This may be relevant to:

- Workshops and events;
- Fieldwork activities;
- Operational activities involving third parties.

The purpose of this requirement is to ensure that institutions are able to appropriately manage operational risks associated with project implementation.

As with Professional Indemnity Insurance, this type of coverage is generally already maintained through standard institutional insurance arrangements.

1.5. Safeguarding and Duty of Care

As part of FCDO-funded programme requirements, institutions are expected to maintain appropriate safeguarding and duty-of-care arrangements throughout the project.

Institutions should:

- Maintain appropriate safeguarding policies and procedures;
- Assess and manage project-related risks;
- Ensure researchers and staff are appropriately briefed and supported;
- Maintain emergency procedures where relevant.

These responsibilities are particularly important where projects involve:

- Vulnerable populations;

- Fieldwork;
- Politically sensitive contexts;
- Conflict-affected settings.

Duty of care includes taking reasonable steps to protect the safety, wellbeing, and security of researchers, staff, and participants involved in the project.

Where relevant to the project context, institutions should also maintain appropriate emergency communication and evacuation procedures for researchers and project staff.

2. Evidence of Insurance

CEPR requests evidence of insurance coverage through our Due Diligence form, as linked above.:

- Certificates of insurance;
- Broker confirmation letters;
- Proof of coverage.

This is a standard compliance requirement for internationally funded research programmes and is intended simply to confirm that appropriate institutional arrangements are in place.

It is not intended to create additional administrative burden beyond normal institutional compliance procedures.

3. Partner Institutions

The Contractee is responsible for ensuring that Partner Institutions participating in the project are aware of and comply with the relevant obligations under the LOA.

Where projects involve multiple institutions, we encourage the Contractee to discuss insurance, safeguarding, and operational responsibilities with Partners at an early stage to ensure that arrangements are appropriate to the planned activities.

This is particularly important where:

- Fieldwork or travel activities are undertaken by project staff at Partner Institutions;

- Project activities take place in higher-risk environments;
- Safeguarding responsibilities are shared across institutions.

The intention is not to require separate standalone insurance policies for each project Partner where appropriate institutional arrangements already exist, but rather to ensure that all participating institutions have suitable procedures, coverage, and risk-management arrangements in place for the activities they are undertaking.