

Information Sheet

Claims Settlement

ETH Zurich has a property insurance for heavy damages with an excess of CHF 500 000. However, ETH-members can also make a claim in case of minor damages. The procedure is described below.

Report a damage

Report the damage as quickly as possible to SSHE (sgu_schaden@ethz.ch) using the official form. It is important that you write down detailed information regarding the cause of the damage, and how it came about. You can start implementing measures to keep up your research. Yet, if the cost of these measures are excessive, the Financial Services department can refuse reimbursement or cut down on the amount to be reimbursed.

Investigations

Subsequently, SSHE will start to investigate, in order to judge the damage together with the Financial Services department – the cause of the damage is crucial. If the damage was caused by (gross) negligence, e.g. if potentially dangerous experiments have been performed without previous risk analysis, or if existing regulations (legal foundations, SSHE information sheets etc.) have been neglected, ETH will make no reimbursement.

Measures

Beside the investigation of the cause of the damage and the assessment of whether to reimburse or not, SSHE will focus on immediate action and long-term measures for the prevention of similar damages in the future. The users and SSHE will work out these measures together. The implementation of these measures is a compulsory prerequisite for the reimbursement of the damage suffered.

Reimbursement of the damage suffered

Finally, SSHE will make a recommendation of whether or not to reimburse the damage suffered to the Financial Services department, based on the results of the previous investigation. The final decision of whether to reimburse or not is the responsibility of the Financial Services department – any reimbursement includes an excess of CHF 1500.

Payment procedure

There is no advance payment from the "loss-adjustment fund". The payment of the amount to be reimbursed will be initiated when the users have handed in all the relevant invoice documents. The Financial Services department can, however, order a counter-offer and reimburse only a part of the users' expenses, if the Financial Services department judges these expenses to be excessive.

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