AHMADU BELLO UNIVERSITY LIBRARY COMPLEX POLICY

INTRODUCTION

Library Policy can simply be defined as a guide to the operations and management of library. It serves to maintain standards and avoid inconsistencies. It is used to measure the extent to which a library performs its functions and meets its objectives as well as its systems and services.

It is within the context of the foregoing that A.B.U. Library Complex has its own policy in order to achieve its goals and objectives of supporting the University's functions of teaching, learning, research and community service. The policy covers areas such as funding, staffing, resource management, operations etc.

(A) Mission

The mission of A.B.U. libraries is to support the current and anticipated teaching, learning, research and community service activities of the University through provision of all relevant information resources, facilities, services and personnel.

(B) Goals

The goals of the Ahmadu Bello University Library Complex are:

- To select, acquire and maintain library resources in all formats for supporting teaching, learning, research and Community service of the University.
- To participate in resource sharing programmes at local, State,

 National and International levels in order to facilitate access to
 information resources not available in A.B.U. libraries.

- To assist library users to identify, locate, retrieve and access needed information and also instruct them on how to use them best for better utilization.
- To provide appropriate infrastructure and technologies for operational efficiency and effectiveness.
- To attract, develop and retain qualified personnel for effective and efficient information service delivery and systems management.
- To participate actively in teaching, learning, research and dissemination of information.
- To create, develop, acquire and maintain e-resources and related databases to boost the holdings of library resources and enhance library services.

The Ahmadu Bello University Library Complex is comprised of the Kashim Ibrahim Library, and a number of Satellite libraries as well as the faculty and departmental libraries, each with its own functional units for which policies are provided. Kashim Ibrahim Library, the main library of the University, has the following functional Divisions, namely:

- Resource Development Division
- Customer Services Division
- Resource Processing Division.
- Reference and Information Service Division
- Serials Management Division
- Research and Bibliographic Services Division
- Human Resources Division
- Information and Communication Technology (ICT) Division.

However, the Satellite Libraries, as well as the Faculty Centre, Institute and Departmental Libraries have integrated sections and units for easy and efficient management and services delivery.

(C) LIBRARY FINANCIAL POLICIES

- Funds for Library development shall be shared among the accredited satellite libraries according to the adopted sharing formula.
- Library may source for additional resources from credible organizations, associations, agencies and individuals for its development and services.
- Library shall adopt the financial rules and regulations of the University in all its financial matters and operations.
- Library should make judicious use of financial resources.

(D) RESOURCE DEVELOPMENT POLICY

The Library's Resource Development Policy focuses on:

(i) Selection

The Resource Development librarian shall work in close coordination with the faculty liaison/Book Officer to select new resources, analyse the scope of the existing stock, and plan for future acquisitions in the respective subject areas.

- Librarians shall be involved in the development of academic programmes, to advice on the existing library resources and plan for needed library support.
- Librarians shall be included in meetings involving curriculum studies and reviews so that they are well informed on current

programmes and future plans so that faculty members are kept aware of changes in technology or library policies affecting access and use of resources.

(ii) Selection Criteria

All resources shall be evaluated for purchase or addition to the collection on the basis of some or all of the following guidelines.

- Resources of current scholarly interest shall be given top priority.
- Assessment from standard reviewing media shall be a factor for determining their importance and relevance.
- Periodicals indexed in print, on-line source and in indexing and abstracting media shall be given preference in selection over those not indexed.
- Resources shall be selected in a variety of formats e.g. books, videotape, CD, microfilm, microfiche, periodicals, pamphlets, manuscripts etc. according to the appropriate medium for the discipline and also to the facilities available to access a particular format.
- As much as possible, all printed documents selected shall be in hard-cover.
- Resources selected shall be added to the library collection at the location most appropriate for their use taking into account the courses offered in each Faculty/ Department and the multidisciplinary nature of the courses.

(iii) Acquisitions

The library shall purchase at most ten copies of Nigerian published titles and five copies of other African published titles.

- Purchase of additional copies of resources shall be supported by projected or proven heavy and continued use, or by the necessity to provide a well rounded collection at more than one Faculty/Department/Centre.
- At least two (2) titles of periodicals shall be acquired for a department.
- Nine titles of Nigerian newspapers shall be purchased daily or weekly.
- Local periodicals shall be purchased whenever available.
- A copy each of the Ahmadu Bello University theses and dissertations shall be acquired through the Postgraduate School.
- Copies of theses and dissertations written by Nigerians in foreign Universities shall be acquired/purchased in book or electronic forms from any reliable and feasible source.
- The library shall maintain its objectivity in the acquisition of controversial resources either in print or in electronic media.

(iv) Acquisition methods

Library resources shall be acquired through:

- Purchases from publishers, agents or vendors.
- Gift/Donations from individuals, organizations, institutions, societies or ABU Alumni.
- Grants from national and international organizations, institutions, Foundations, bequeath and endowments.
- Exchange where the library enters into exchange programme with other libraries/institutions organizations and agencies to exchange resources.

- Deposit: Libraries shall acquire resources through deposit,
 especially, from governments, national and international agencies,
 and organizations such as UNO, UNESCO, WHO,FAO, UNDP,
 USAID,AU,EU, ECOWAS, etc.
- Endowments such as from philanthropists, families, alumni, etc.
- The library shall engage in cooperative acquisitions through resource sharing and inter-library loans.
- Library shall acquire resources in the languages used as media of instruction in the University.
- Library shall replace lost and damaged resources found to be of great importance or have academic contribution to their subject of treatment.

(v) Payments

Information resources purchased shall be paid for using:

- Local and foreign currencies.-
- UNESCO and British coupons.
- Any other legal means of payments.

(vi) Weeding

Information resources shall be withdrawn from the Library due to:

- Age of the edition
- Lack of use for over 5 years
- Irredeemable deterioration
- Irrelevance to the courses offered and mandates of the University.

(E) RESOURCE PROCESSING POLICY

This implies the cataloguing and classification of information resources. The essence of cataloguing and classification is to describe and classify library resources using international bibliographic standard tools while making allowance for local user needs.

Thus:

- Subject analysis or classification of information resources shall be done using the Library of Congress Classification Scheme or any of the scheme applicable to any of the libraries concerned.
- All subject headings must be established using the Library of Congress List of subject headings or any other relevant subject heading adopted.
- Name Authority File and Subject Authority File shall be maintained for bibliographic verification and consistency.
- Cataloguing-in-Publication data shall be verified before adoption.
- Academic librarians shall be responsible for classifying information resources.
- Cataloguing of library resources shall be done using the current edition of the AACR in operation.
- Resources shall be catalogued using the second level of description of AACR.
- The contemporary MARC format shall be employed in resource description process in compliance with existing library system software.
- Both original and copy cataloguing should be done by trained paraprofessionals.
- Information in the catalogue shall be stored in electronic and manual databases for security.
- Library shall have a back-up for its database.

- The Main University library shall catalogue and classify resources of Faculty, Departmental and Centre libraries for uniformity and consistency.

(F) CUSTOMER SERVICES POLICY

This refers to making available information resources to library users and keeping records of transactions.

(i) Circulation

Only registered customers are eligible to borrow books. The period and maximum number of books each category of customers can borrow are as follows:-

- a. Undergraduate (UG) 7 books for two weeks
- b. Postgraduate (PG) 10 " " " "
- c. Senior Staff (S/S) 15 " for four weeks
- d. Junior Staff 3 "for two weeks
- e. Honorary/Alumni can use the library for reference purpose only.

(ii) Fines and other Charges to Library Defaulters

- Library customers who lose library books shall pay the cost of replacement at the current price in addition to 10% handling charges.
- Over due fines for defaulting customers shall be as determined by the library management.

(iii) Inter-Library Loans

The library shall assist users to secure books not available in the library through inter-library loan and other agreed cooperative schemes.

(iv) Books of Other Libraries

Books of other libraries recovered shall be returned to the owner libraries.

(v) Disengagement from University system.

All staff and students irrespective of their status and levels must get clearance from the Library system when disengaging from the University.

(vi) Open access

Access to Library resources shall be over large network environment particularly the Internet Wide Area the Network where possible. Public documents shall be made accessible free while copyright materials shall be accessible in compliance as it agrees with the Law.

(vii) Courier service

There shall be courier service to send books and other materials to outside libraries.

(viii) Public holidays

The Library shall be closed on all public holidays

(G) REFERENCE AND INFORMATION SERVICES POLICY

The policy is on providing reference and information services to the patrons. The services include:

- (a) Directing readers to locations of resources in the library or to the catalogue.
- (b) Providing sources of information irrespective of their location.
- (c) Instructing readers on how to exploit and use library resources and services.
- (d) Answering queries from patrons irrespective of their locations.
- (e) Handling library's public relations matters.
- (f) Compilation of abstracts, indexes, and bibliographies.

- (g) Mounting of exhibitions.
- (h) Conducting orientation for new library customers
 The Policy shall be thus:
- All reference resources shall be consulted within the Division.
- No reference resources shall be borrowed or taken out of the Division.
- Photocopying of reference resources may be allowed with the permission of the Reference Librarian.
- No client shall be allowed into the 'Ready Reference' room as it is strictly for staff only.
- Open reference shelves can be freely searched by all clientele.
- Abstracting and Indexing services shall be an integral part of Reference and Information Services.
- The Reference Librarian shall be involved in the selection and
- Acquisition of reference resources.

(H) SERIALS RESOURCE MANAGEMENT POLICY

Serials are publications in any medium issued in successive parts bearing numerical or chronological designations intended to be continued indefinitely. Serials Management policy deals with the overall management of serials resources in the library. The policy shall be that:

- Serials collection shall be open for use to all categories of library customers.
- A client may have access to the backset area with the permission of the Serials Librarian. Serials resource shall be used only within the Division.
- No serial resource shall be taken out for photocopying except with the permission of the Serials Librarian.

- Only one copy of an issue of a journal title should be acquired irrespective of place of publication.
- At least five copies of a locally published journal shall be acquired for gifts and exchange purposes.
- Journals acquired shall reflect the courses offered in the University.
- Serials publications shall be selected in collaboration with the library customers and faculty.
- Complete back-sets of serials publications shall be bound.
- Only damaged serials publications shall be weeded out of the library.
- Serial publications may be acquired directly from the publisher or through an agent or vendor.
- Serial publications acquired must reflect the languages of instruction in the University.

The library may cease to subscribe to serial publications due to:-

- i. Cessation of publication
- ii. Irregularity of publication
- iii. Non-patronage.

(I) DOCUMENTS MANAGEMENT POLICY

Documents refer to the official publications of national and international organizations, organs of government, associations and organizations, etc in form of monographs, pamphlets, magazines, journals, newsletters, theses, dissertations, Nigeriana and Africana. The documents management policy shall be that:

The library should acquire all relevant publications from governmental and non-governmental organizations/institutions within and outside the country.

- The library shall maintain and exploit all privileges associated with its status as a depository for UN publications.
- The library shall liaise with relevant organs of the three levels of Nigerian government for acquisition of their publications and other relevant publications.
- All documents shall be consulted for use within the division and with the approval of the Documents librarian.
- The library shall acquire all relevant documents published in all the languages of instruction in the university such as English Arabic, French, etc.

(J) HUMAN RESOURCES DEVELOPMENT POLICY

Human resources development refers to staffing and staff development scheme/programme of the library. The policy shall be that:

- The Library shall organize, promote and support staff training.
- The Library shall organize seminars and workshops for staff.
- The Library shall collaborate with relevant agencies and organizations in the training and development of staff.
- The Library shall organize training for IT/SIWES students and orientation programme for newly employed library staff as well as fresh students.
- The Library shall appoint Liaison Officers for the respective Centre and Faculties in the University.

(K) ELECTRONIC RESOURCES AND SERVICES (ICT) POLICY

To fulfill its mission of providing access to information of all types in a wide range of format, the Library provide access to internet services, digital repository, C-D, search online and offline database and OPAC.

The Library ICT policy shall deal with the overall management of electronic resources and services in the library.

The policy shall be that:

- a. All e-resources provided by the library shall be used for personal, instructional or research needs.
- b. Users shall not change computer settings, configure and add other programme without permission of the library.
- c. Users can display, download, print and copy a reasonable portion of e-resources without infringing on copyright laws.
- d. Users shall not tamper with, disable or introduce viruses to the computer hardware and software.
- e. Laptops and other personal computer devices are welcome in the library. Users may connect personal equipment to the wireless network or to ports designated for such use.
- f. The library's computers shall be used for official and other lawful purposes only.
- g. The library shall not be responsible for the content from the Internet, which contains materials which may be inaccurate or offensive to some individuals and customers.
- h. Users shall always acknowledge the source of any published or unpublished document when the data is obtained from eresources.
- i. The Library shall charge for printing of pages.

- j. Display of socially in appropriate graphic material is prohibited.
- k. Use of databases for commercial purposes, mass mailing of full text articles to list server or websites is prohibited.
- 1. Users shall be prohibited from sleeping at the computer, playing games, watching sports and other entertainment, e-mailing and shopping online Scholarly use is always the priority.
- m. Photographing, filming or recording within and around the library shall be done only with the permission from the library authorities.
- n. The Library shall organize regular training programmes on the use of ICT resources.
- o. The library shall subscribe to all relevant databases and e-resources.
- p. Library shall provide use-friendly online systems, resources and services for the physically challenged customers.
- q. The library shall design, develop and maintain an active website/page.
- r. The library shall design, develop and maintain institutional digital repository.
- s. Serious or repeated violation of the electronic resources use policy shall result in the offender being denied library services.

(L) MEDIA RESOURCE MANAGEMENT POLICY

Media resources are non print materials in the library.

Thus:

- The Library shall acquire all relevant electronic resources.

- All electronic resources shall be consulted within the library and particularly in the section.
- Media resources shall be open for use to all categories of clientele.
- Media resources may be purchased directly from publishers/manufacturers or through an agent, vendors and individuals.
- There should be back-up for all acquired electronic resources.
- All electronic resources shall be used with the assistance of library staff.
- In the spirit of collaboration, the library shall consult the clientele in the selection of electronic resources. Provision of photocopying services must comply with copyright law.

The Library may collaborate with relevant agencies, organizations, institutions and credible individuals in the provision of media services.

(M) PUBLIC RELATIONS POLICY

Public Relations Services are geared towards establishment of effective relationship with the customers and the general public, so that they are familiar with the library policies, practices services and resources.

This policy shall ensure that the customers and the general public receive regular and accurate information about library, operations, and procedures, resources and services for better projection of its image and ideals

The Public Relations Unit of the Library:

(a) Shall handle any question by and from the customers and the public concerning the library's policies, services and programmes with complete accuracy.

- (b) Shall meet the highest standard of quality of all promotional and informational resources designed to be disseminated to the public.
- (c) Shall promote a good understanding of the library's philosophy, mission objectives and services.
- (d) Shall promote active participation of the public in the different services offered to the university community.
- (e) Shall raise public awareness of its system, resources and services as well as promote public relations.
- (f) Shall employ all relevant ICTs including social media for promoting its philosophy, ideals, systems, resources and services as well as for cooperation and collaboration with other information service providers, institutions, agencies and professional bodies.

(N) ARABIC RESOURCE MANAGEMENT POLICY

Arabic resources are print and non-print literature in Arabic Language, covering virtually all the courses offered in Ahmadu Bello University, Zaria.

Thus:

- Selection of Arabic resources shall be by the teaching staff and other customers in collaboration with the Arabic Librarian.
- Arabic resources shall include such reference resources as Arabic and Islamic dictionaries and encyclopedias in English and Arabic languages, language, linguistics and literature works published in English and Arabic languages; Arabic and Islamic civilization, history and religion; etc in print and non-print media for teaching, research and self-development.
- Arabic resources shall be used within the Arabic Unit.

- Photocopying of Arabic resources shall be with the permission of the Arabic Librarian.
- Arabic resources shall be acquired through purchase, donation, gifts, exchange and bequeath.
- Borrowing of Arabic resources shall be through the Customer Services Division of the library.

(O) AFRICANA RESOURCE MANAGEMENT POLICY

Africana is any publication/resource issued on Africa and about Africans, with or without African publishing imprint such as trade publications, scholarly books, government publications as well as journals. Thus:

- Selection of Africana resources shall be based on requests from library staff and the faculty/customers.
- Africana resources shall be acquired through purchase, donations, gifts, exchange and bequeath.
- At least two copies each of Africana publications shall be acquired.
- Soft and hard copies each of the projects, theses and dissertations of the postgraduate students of Ahmadu Bello University shall be deposited in Africana Unit.
- Use of Africana resources shall be restricted to senior staff, postgraduate students and research fellows.
- Undergraduate students shall use Africana resources with special permission of the Head of Africana Unit.
- Users of Africana resources in the Division shall tender their official identification cards before they have access.

- No customer shall be allowed into the rare books, theses and dissertation room as they are also reference resources.
- Customers shall be assisted to secure access and utilize Africana resources regardless of location.

(P) COPYRIGHT AND INTELLECTUAL PROPERTY RIGHTS POLICY

Copyright means an original work of authorship that has been fixed by any tangible medium of expression from which it an be perceived, reproduced, or otherwise communicated, either directly or with the aid of a machine or device.

Intellectual Property refers to the legal rights in and to a work as provided by applicable statute, regulation or judicial decision, including patents, copyright, trademarks, service mark, trade secrets, domain name registration and any other such rights that may be created by law in the future.

- i. The works protected by copyright must be original (not copied). Such works include: literary, musical and dramatic works, pantomimes and choreographic works, pictorial, graphic, and sculptural works, motion pictures and other audiovisual works and sound recreating.
- ii. The library shall comply with copyright requirements based on the criterion of copyright fair use" i.e. a taking that is substantial but is permitted by (copyright) law because of overriding public policy e.g. a drama critic, television commentator, news reporter, teacher, or research scholar may freely reproduce portions of the subject to a greater extent (including multiple copies for classroom use) than a

- person whose use is of a commercial nature and may interfere with sales or other exploitation of the work by the proprietor.
- iii. Copyright law applies to all forms of information including electronic communications. Infringement of the laws include, but not limited to: making unauthorized copies of any copyrighted material (including software, text, image, audio and video) and displaying or distributing copyrighted materials over computer net works without the author's permission except as provided in limited form by copyright fair use restrictions. Fair use thus allows for limited reproduction and distribution of published works without permission for such purposes as criticism, news reporting, teaching (including copies for classroom use), scholarship and research.
- iv. All the library's resources are subject to this.

(Q) COLLABORATION, COOPERATION AND CONSORTIUM BUILDING POLICY

In the spirit of collaboration, cooperation and consortium building, the A.B.U Library Complex shall maintain the following policy.

- i. The library complex shall collaborate and cooperate with other relevant agencies, organizations, institutions and credible individuals in the provision of library resources, and media services.
- ii. The library complex collaboration, cooperation and consortium building shall take such form as interlibrary loan, cooperative buying plans for library resources or supplies, expanded continuing education opportunities, shared cataloguing, development of areas of specialty in different but related libraries, shared research or statistics, reference backup and many others.

- iii. Whenever possible, reciprocal arrangement shall be made with these other libraries so that the combined resources of the entire library community shall be used to satisfy the information needs of our clienteles.
- iv. The library complex shall support planning for and participation in networks of cooperating libraries to share resources and technology, exchange information and shall avoid unnecessary duplication of library resources. The library shall make available resources from other libraries through existing inter-library loan systems.
- v. Ahmadu Bello University library complex shall be open to staffs of other libraries and shall encourage formal and informal continuing education of its own staff through field trips, seminars, conferences, and workshops at other library facilities.
- vi. Inter-library loan shall be a service provided by Ahmadu Bello University library complex to assist staff and students with their research needs. Librarians shall locate and acquire, whenever possible, requested resources that are not available in the library through inter-library loan and other agreed cooperative and collaborative schemes in time with the guidelines of this policy.
- vii. Ahmadu Bello University library complex librarians shall also be responsible for the lending of resources available by the complex to other institutions when the request fall within the guidelines stated here. The conditions of these services are based on the inter-library loan policies and the International Copyright Law.
- viii. Ahmadu Bello University library complex shall provide inter-library loan services for all registered students and staff. It shall be the responsibility of the user to return resources borrowed from the

- library on or before the date they are due. A late fee shall be assessed for resources not returned after a one day grace period.
- ix. It shall be the responsibility of the user to pay for resources that are returned damaged or not returned at all. This includes the cost of the resources as well as cost of processing.
- x. If the user has lost any borrowed resources or owes fines or fees, he or she shall not be eligible for inter-library loan until such charges have been paid and/or the lost resources have been returned.
- xi. Ahmadu Bello University Alumni shall NOT be eligible to request for inter-library loan resources through the library complex.
- xii. The following library resources shall NOT be available through interlibrary loan:
 - Reference resources
 - Rare and non-circulating information resources
 - Serials (photocopies of specific articles shall not be requested)
 - Audio-visual resources
 - E- Publications and media.
 - Computer software
 - Bulky or fragile resources which are difficult to ship (i.e. multi-volume sets)
- xiii. The borrowing library shall be responsible for complying with the copyright law and guidelines. Therefore, the library shall adhere to the "5in5" rule. Within one calendar year, a library shall not borrow more than 5 articles published within 5 years from the user's request date from the same journal title (not issue). If this limit is reached, any additional requests from that title will be denied.

- xiv. Inter-library loan request shall be on loan for the time period specified by the lending library. The lending library shall also specify the status of renewals. The lending library shall have the right to recall inter- library loan resources at any time. By using Ahmadu Bello University library complex inter-library loan services, all clients shall be expected to respect and abide by the lending library due date and renewal policies.
- xv. Photocopies of journal articles shall become the property of the requester and therefore, no checkout or renewal procedure shall be necessary.
- xvi. A client that does not renew or return a borrowed resource by the due date shall be charged a fine per day until the borrowed resource shall be returned. After 30 days the resource shall be declared lost and the client shall be charged for the cost of the resource and processing fees as shall be assessed by the lending library. A client who fails to pick up a requested resource within 7 days from e-mail notification shall be charged per day.
- xvii. Clients shall be notified by e-mail immediately the day after the arrival of the requested resource. If the resource is not picked up after three working days the requester shall be notified by phone that the resource has arrived. If not picked up after one week of e-mail notification, the item shall be returned to their lending library and the requester shall be charged a fine.
- xviii. If a client shall repeatedly disregard Ahmadu Bello University library complex inter-library loan policy, his or her inter-library loan privileges shall be withdrawn at the discretion of the Library. Some actions which shall result in suspension of privileges include failure

to pick up requested resources, failure to return resources on time and failure to pay any assessed fees and fines.

(R) CLOSED ACCESS COLLECTIONS POLICY:

i. Reserve Collections

The library shall provide book reserve services to monitor excessive use and misuse of limited copies of books required by large population of customers. The collection shall be consulted within the reserve room only.

ii. Documents/Africana Collections

Rare collections such as theses and dissertation, UN publication and Africana collections shall be housed under closed access and made available to only researchers and other authorized customers. The collections shall be consulted within the designated area only.

iii. Serials collections

Serials publications shall be in semi-closed access; are not borrowable, and can only be photocopied in parts within the library by special permission (without infringing the copy right laws) to ensure their security and preservation.

(S) SECURITY POLICY

The security of the library's resources, building and systems are as important as acquiring them. Without adequate security facilities put in place to safeguard the library's contents, building, premises and staff, valuables and services will certainly be in jeopardy.

All serious security breaches shall be reported to the appropriate authorities for necessary action.

Library security policy covers among others, areas and threats such as:

a. Entrance

Both the entrance and exit of the library should be well secured using human, mechanical and electronic devices to ensure that only bona fide customers and authorized materials and resources are allowed in. Also, all materials going out of the library must be legitimately borrowed or authorized.

b. Photocopying

There shall be photocopying services within the library to ensure that customers photocopy parts of document (without infringing copyright laws) so as to ensure their security and preservation.

c. Destruction

Destruction of library resources may be due to fire, water (flood), insects, rodents, etc. The library shall be well equipped with functional fire extinguishers and maintain periodic checking of electric wire connections, fumigation, and temperature regulation (through air-conditioners) especially in areas where sensitive materials are kept. It shall ensure the all water taps are closed, prohibit eating in the library, keep the surroundings clean, monitor and control roof/ mechanism leakage, install devices to prevent misuse and manhandling of library systems and resources by both the customers and staff.

d. Mutilation and theft

Most libraries lose considerable amount of resources through mutilation and outright theft. In addition to the installation of devices at the library's entry and exit, library collection should be bar-coded and surveillance cameras installed at strategic locations within the library to check all forms of library abuses.

e. Assault

Assault, particularly against library staff does occur. There shall be code of conduct for both the library staff and customers. Violent behavior from readers and staff shall be promptly reported to the University's security personnel who shall be permanently on stand-by in the library.

f. Media equipment

These shall be housed in closed access under suitable temperature and made available to only authorized customers.

g. Insurance

The library building and other vital equipment/facilities and resources shall be insured.