

therefore has no cover. Any member wishing to make a claim against an expired visitor would need to sue the individual, personally, for recompense.

Ugly: If a member of the public has a claim against an expired visitor, there would be NO insurance cover. However, the claimant would probably regard the expired visitor as a member of the U3A, since they would be seen to be accompanying a U3A group, and a claim could be initiated against the Group, the Group Leader / Coordinator, or against the U3A. Because the expired visitor is not a member, the insurance would not cover the claim, and this could result in the Group, and / or the Group Leader / Coordinator, and / or the U3A being sued. This could result in some very difficult questions being asked of the group by the insurance company.

## **How to manage visitors**

This is very simple...

In the event of a claim, coordinators, or their deputies, may need to be able to demonstrate that they have actively monitored the number of times a visitor has accompanied their group, and that this has not exceeded the permitted two visits.

If the group keeps an attendance register, use this to record a visitor's attendance.

Alternatively, keep a simple diary entry of each visit by each visitor.

The attendance register, or the diary record, would then be available for inspection, should any claim arise.

On their second visit, the visitor should be informed that he/she cannot visit again, without first joining the U3A.

END.