

## **Insurance Cover for U3A Members**

This document explains the terms and requirements of the Public Liability and Product Liability insurance, which covers all paid up members of the U3A. The cover is arranged, centrally, by the Third Age Trust. Also see the note on Personal Accident insurance, below.

This document is intended only as a general guide, and any specific queries on insurance matters should be addressed to Lin Jonas at the National Office, on 0208 466 6139, email [lin.jonas@u3a.org.uk](mailto:lin.jonas@u3a.org.uk)

**Public Liability:** This cover protects U3A members against a claim from a member of the public, or from another member of the U3A, where it can be shown that the U3A member is legally responsible for personal injury to the claimant, or is legally responsible for loss or damage to the claimant's property.

An example of a public liability claim is where a U3A member on a field trip accidentally jostles a member of the public (or another U3A member) into a canal, thereby sustaining injury, and / or loss of property, to the claimant.

**Product Liability:** This cover protects members of the U3A from claims arising from injury or damage resulting from the failure of any product for which the U3A member is legally liable.

A U3A member would be legally liable, for example, for an overhead projector, or a computer, used in a group session. Should such a device overheat and consequently burn down the premises, the U3A member would be covered by the Product Liability insurance.

**Personal Accident:** U3A members are not covered by the Third Age Trust policy in respect of any personal accidents they may themselves suffer. Any member requiring Personal Accident insurance should arrange cover independently. Some household policies may cover personal accident.

An example of a personal accident is where an individual trips over and breaks a limb, but no other person is involved.

**Permitted Visitors – Covered by Insurance**