

In all normal circumstances, and during all regular U3A activities, insurance cover is automatically in force, as described above, for all paid up members of the U3A.

Four categories of “visitor” are also covered by the policy, which – so long as they fall within the following definitions – treats them as though they were fully paid up members of the U3A. The four categories are...

Prospective members of the U3A, attending a group activity to see if they like it, and would therefore like to join the U3A, and the group. Such prospective members are permitted to attend the group on no more than two occasions.

Casual visitors, being friends or family of existing group members, who would not normally be eligible to join the U3A. Note that the insurance cover also extends to visitors with dogs, although most groups own rules specifically exclude dogs. Casual visitors should only be invited subject to agreement with the Group Coordinator, who should ensure that no more than two visits are made in any twelve month period.

A member’s carer, should the member need their carer in order for the member to participate in the group activity. In such a case the Group Coordinator should be kept fully informed.

Outside speakers attending a group as part of that group’s current activity.

Expired Visitors – NOT covered by Insurance

Coordinators – and all members – should be aware that their insurance cover will be seriously undermined if the first two categories of “visitor” exceed their permitted number of visits, and begin to attend a group regularly, without joining the U3A.

In such circumstances the “expired visitor” will cease to be treated as a member of the U3A, and will be treated instead as an ordinary member of the public, with the following effect on member’s insurance cover...

Good: If an expired visitor has a claim against a member, the member WOULD be covered by insurance. The expired visitor would be regarded as a member of the public, and could make a claim against the U3A member.

Bad: If a member has a claim against an expired visitor, there would be NO insurance cover. The expired visitor is not a member of the U3A and