

Notes on insurance for Dart Valley U3A Conveners

Extracts taken from U3A Trust website:

<https://www.u3a.org.uk/advice/insurance-and-safety/217-public-and-products-liability-insurance-faqs>

All U3As which are fully paid up members of the Third Age Trust have the benefit of the nationally provided Public & Products Liability Insurance cover.

In general, Public Liability Insurance is intended to indemnify the insured against compensation, which they become legally liable to pay, following injury or property damage sustained as a result of an activity. Public liability does not cover pure accidents where no legal liability has been established.

How does this cover apply to Conveners?

The policy is set up to protect all U3A members and includes 'member to member' cover so if somebody is injured undertaking a U3A activity and legal liability could be proven against another member, the insurers would deal with it. This means that conveners are protected, should there be a claim for damages following an incident in their group.

Is a paid up U3A member covered if participating in U3A activities in other U3As or at events organised within their networks, regions and nationally?

Yes.

Can U3A members offer lifts to other members and accept money towards petrol costs without compromising their car insurance policy?

Yes. But it is recommended that we have guidelines so that the matter is handled fairly and consistently, with the driver getting back an appropriate proportion of the fuel cost not the total amount. The Committee discussed and agreed that where one person is giving a lift to several other U3A members the driver should not receive in excess of the HMRC rate¹ (currently 45p per mile) otherwise tax and other issues come into play.

Does Public Liability cover the U3A against accidents whilst out walking or any other type of outdoor or strenuous activity?

It does, but it is not an automatic personal accident insurance. It is an insurance against legal liability and therefore, it would have to be shown that U3A, its agents or members had in some way been negligent in causing injury to the victim.

An incident report form, extra copies of which are available for download from members' area of the national website (www.u3a.org.uk) should be filled in by the group leader and then retained on file by the committee in case of a future claim for damages, which can be up to 3 years later.

Are we required to have trained first aiders within our U3A?

You are not required to do so and insurance advice is to contact the emergency services immediately in the event of a serious incident, even if there happens to be a member present who has attended a first aid course.

Should we be carrying out risk assessments for any/all of our activities?

There is no formal requirement to do so but The Trust has prepared a set of checklists covering outside venues, walking and workshop activities which you may like to use. In all cases, however, common sense is once again the best judge.

If a U3A runs a function and serves meals or light refreshments and someone is taken ill as a result, can a claim be made against Public Liability Insurance?

Public Liability insurance will cover this eventuality if you are found to be legally liable.

Do we have any cover for Employers' Liability?

No. The basis of the policy is that U3As do not have any employees. This type of cover is very different to public liability and is in fact compulsory for all employers so you must not get yourselves into a situation where you could be judged as employing people. If in doubt, please consult the National Office.

Does this policy provide cover for outside speakers invited to general meetings or on occasions to specific interest groups, whether paid or not?

Yes it does cover paid speakers at general or interest group meetings but it does not cover paid tutors.

Please note carefully these last two points in terms of paying external speakers – we cannot employ tutors only guest speakers.

Peter Avis – Secretary Dart Valley U3A Updated 5/02/2020