

## **SUMMARY OF INSURANCE COVER PROVIDED FOR YOU BY THE THIRD AGE TRUST**

### **Background information**

The cover will indemnify all U3A members against any claims which you could become legally liable to pay as a result of accidental injury to or death of any person. Also for accidental loss or damage to material property not belonging to you which arises or is caused in connection with the 'business' of the U3A. Legal liability can arise in a number of ways but by far the most common is negligence. Cover is not provided for pure accidents where no legal liability has been established.

### **How does this apply to Group Leaders?**

The policy is set up to protect all U3A members and includes 'member to member' cover so if someone is injured undertaking a U3A activity and legal liability could be proven, the insurers would deal with any claim.

### **Does the cover apply to events in members' houses?**

Yes it does.

### **Are we covered whilst out walking or any other strenuous or outdoor activity?**

It does, but it is not an automatic personal accident insurance and it would have to be shown that the U3A agents or members had been negligent in causing the injury. It is not necessary to carry out risk assessments and we are not required to have trained first aiders and it is recommended that an ambulance is called instead to any accident.

### **Transport/Cars**

U3A members can offer lifts to other members and accept money towards petrol costs without compromising their insurance cover. On a coach where one member is injured by the actions of another they would be covered but in other vehicles that vehicle's insurance would be expected to be the provider of cover.

### **Non Members**

The cover extends to people trying a couple of activities prior to joining, providing that someone monitors the situation and it is not allowed to continue indefinitely. On an occasional basis with the approval of the committee a friend or spouse may attend a meeting or outing, but this cannot become regular. If members wish to take a dog or grandchild on a walking group there is no problem if the committee agrees it. Similarly a carer may attend as long as they do not come as an individual and there is committee approval. The cover extends to speakers invited to general or occasional specific interest groups, whether paid or not. It does not cover paid employees who if used should give assurance that they have their own public liability insurance in place for a minimum of £2 million.

### **Activities**

Cover is now extended to Europe.

Those leading physical activity groups do not need a professional qualification but it is expected that they would be experienced.

Activities on inland waterways without the use of an engine is covered.

It is not necessary to get members to sign in at monthly meetings.

**This is merely a summary of the full policy details which can be accessed on the Third Age Trust website to which any member can refer.**

