



**TO WHOM IT MAY CONCERN**

Dear Sirs

The Third Age Trust & The Universities of The Third Age

Please note we are Insurance Brokers to the above and in that capacity can confirm the following insurance cover has been arranged on their behalf:

**Public & Products Liability**

**Insurer:** Aviva Insurance Limited

**Policy Number:** 100663285CCI

**Period of Insurance:** 1<sup>st</sup> January 2019 to 31<sup>st</sup> December 2019

**Insured:** The officers and trustees for the time being of the Third Age Trust who serve on the National Executive Committee and The Third Age Trust  
and  
The officers and trustees and members (and personal carers) for the time being of U3As and all U3As which are affiliated to The Third Age Trust  
and  
The officers and trustees for the time being of networks and regional associations who are themselves members of affiliated U3As and U3A networks and associations

**Indemnity Limits:** Public Liability £5,000,000 any one event  
Products Liability £5,000,000 all insured events in any one period.

**Excess:** £250.00 third party property damage.

**Public & Products Excess Layer (1)**

**Insurer:** CNA Insurance Company Ltd via Pen Underwriting

**Policy Number:** P/XOC/10204

**Period of Insurance:** 1<sup>st</sup> January 2019 to 31<sup>st</sup> December 2019

**Insured:** The officers and trustees for the time being of the Third Age Trust who serve on the National Executive Committee and The Third Age Trust  
and  
The officers and trustees and members (and personal carers) for the time being of U3As and all U3As which are affiliated to The Third Age Trust  
and  
The officers and trustees for the time being of networks and regional associations who are themselves members of affiliated U3As and U3A networks and associations

**Indemnity Limits:** £5,000,000 in excess of £5,000,000

**Excess:** Not applicable



**Public & Products Excess Layer (2)**

**Insurer:** QBE Insurance (Europe) Ltd via Pen Underwriting

**Policy Number:** Q/259623

**Period of Insurance:** 1<sup>st</sup> January 2019 to 31<sup>st</sup> December 2019

**Insured:** The officers and trustees for the time being of the Third Age Trust who serve on the National Executive Committee and The Third Age Trust  
and  
The officers and trustees and members (and personal carers) for the time being of U3As and all U3As which are affiliated to The Third Age Trust  
and  
The officers and trustees for the time being of networks and regional associations who are themselves members of affiliated U3As and U3A networks and associations

**Indemnity Limits:** £10,000,000 in excess of £10,000,000

**Excess:** Not applicable

**Cyber**

**Insurer:** Aviva Insurance Limited

**Policy Number:** 100663285CCI

**Period of Insurance:** 1<sup>st</sup> January 2019 to 31<sup>st</sup> December 2019

**Insured:** Any individual U3A affiliated to the Third Age Trust and the Third Age Trust

**Indemnity Limits:** £250,000 in any one period of insurance

**Excess:** £1,000

**Charity Trustees Management Liability**

**Insurer:** Aviva Insurance Limited

**Policy Number:** 24988861CCI

**Period of Insurance:** 1<sup>st</sup> January 2019 to 31<sup>st</sup> December 2019

**Insured:** Any individual U3A affiliated to the Third Age Trust and its directors, officers & trustees.

**Indemnity Limits:** £500,000 any one group in the aggregate and £3,000,000 in the aggregate for all Groups in any one period.

**Excess:** Nil increasing to £1,000 for Charity Liability Claims



**Equipment**

**Insurer:** Aviva Insurance Limited  
**Policy Number:** 100663285CCI  
**Period of Insurance:** 1<sup>st</sup> January 2019 to 31<sup>st</sup> December 2019  
**Insured:** Any individual U3A affiliated to the Third Age Trust. Includes items on loan to the U3A  
**Cover** "All Risks"  
**Limit:** £25,000  
**Excess:** £150.00  
**Condition:** Whilst at any premises other than the home of any member the equipment must be kept in a locked cupboard or room when the premises are not in use by the U3A

**Home Contents**

**Insurer:** Aviva Insurance Limited  
**Policy Number:** 100663285CCI  
**Period of Insurance:** 1<sup>st</sup> January 2019 to 31<sup>st</sup> December 2019  
**Insured:** Damage to the property of any member whilst their home is being used to host a U3A event  
**Cover** "All Risks"  
**Limit:** £25,000  
**Excess:** £150.00

This statement of cover extract has been prepared purely as confirmation of the insurance in force at the date of this letter which is subject to the terms and conditions of the insurance policy(ies). We accept no responsibility for any inadvertent or negligent act, error or omission on our part in preparing the statement or for any loss, damage or expense incurred by the recipient arising from reliance on the information given. We remain solely the agent of our Client and owe no legal duty or otherwise to any third party.

Should the insurance cover be cancelled assigned or changed in any way during the period of insurance neither we nor insurers accept any obligation to notify any recipient.

Cover is subject to the Insurers standard policy terms and conditions and if you require any additional information, please contact the National Office.

Yours faithfully

  
**Antony Carlile ACII**  
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