

# U3A - Our Insurance Cover

## BACKGROUND

All U3As (and their members, group leaders/convenors and committee officers & trustees) which are fully paid up members of the Third Age Trust have the benefit of the nationally provided Public & Products Liability Insurance\* cover for £20,000,000 any one event/incident.

## GENERAL

**Question: How does this cover apply to Group Leaders/Convenors?**

**Answer:** 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 will deal with it. This means that group leaders/convenors are protected should there be a claim made against them personally for damages following an incident in their group.

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

**A:** It does, but it is not a 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 claimant.

**Q: Does the Public and Products Liability policy cover against loss or damage to property belonging to others?**

**A:** The policy protects you against claims made by third parties subject to legal liability.

**Q: If a U3A uses a member's home to hold an interest group or run a meeting, is it covered for Public Liability?**

**A:** Yes, subject to the normal test of legal liability.

**Q: Is there any home contents insurance provided?**

**A:** Yes, up to £25,000 per claim for damage to any home contents belonging to a U3A member hosting a group.

**Q: 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?**

**A:** Public Liability insurance will cover this eventuality if the U3A is found to be legally liable.

**Q: If for any reason, for example, adverse weather conditions, we are unable to proceed with an event do we have any cancellation insurance cover?**

**A:** Regretfully not.

## NON-MEMBERS

**Q: If somebody wants to try U3A out prior to deciding whether to join, is it allowable under our insurance cover?**

**A:** Yes it is, providing somebody is monitoring the situation and keeps the group leader informed, to ensure any attendance by a non-member does not continue indefinitely.

**Q: Is it permissible for a non-member e.g. spouse or friend of a member, to attend an interest group, general meeting or outing?**

**A:** No. With the exception of individuals who are genuinely thinking of joining, individuals who want to enjoy U3A activity need to be a member.

**Q: If a U3A member needs to bring a carer/companion when attending U3A activities/events, is this permissible under our insurance cover.**

**A:** Yes, it is, providing the carer/companion does not attend any U3A activities as an individual and committee approval has been given. In fact, should a member not be able to participate independently in U3A activities a carer/companion is essential as it is not acceptable for insurance reasons for the responsibility for care to be left to fellow members unless there is a specific arrangement in place with an individual member who may well be a friend.

**Q: Can grandchildren attend activities during the school holidays?**

**A:** No, there is no insurance cover for those who do not meet the criteria for membership.

## **\*What is meant by Public & Products Liability Insurance?**

Public Liability Insurance provides compensation for injury or property damage sustained to others as a result of an activity. Product liability provides compensation for injury or damage caused by a product supplied. Further details of the U3A Insurance policy can be found on the National website ([www.u3a.org.uk](http://www.u3a.org.uk)) under "Insurance FAQs".