



Hastings & Rother U3A

Policy on day trips organised for members

Background

Many people in Hastings & Rother U3A organise excellent trips out. These may be for members to extend their study or it may be a social event. The trip may be offered to members of a single activity group or be open to all members of Hastings & Rother U3A, and beyond. These trips are valued and appreciated and the committee wishes to support the organisers of these trips to continue doing them.

Our governing body, the Third Age Trust, requires some simple procedures to be followed to ensure that the organiser and participants are covered by U3A insurance¹. This policy outlines those procedures for day trips where overnight accommodation is not required. It explains what the cover includes and answers some questions that may arise.

Planning the trip & informing the committee

Once the organiser has a trip in mind he or she needs to contact a member of the committee briefly outlining: what they wish to do; the possible dates when it will occur, and the proposed cost to members. Where trips are a regular feature of a group they can be notified en bloc to the committee. The important thing is that the committee is made aware of the trip in advance.

The organiser will advertise the trip outlining the arrangements and making clear the expected cost of the event. It is fine to extend the invitation to members of other U3As. It is also acceptable for a non-U3A member, for example a spouse or friend of a member, to attend on an occasional basis.

The organiser is responsible for making any bookings and arranging transport. For some trips, it may be better to ask participants to make their own travel arrangements, e.g. to meet in London. If so, this must be made clear from the outset. In the unusual event that a signed contract is required with an outside agency (e.g. coach company or visitor location) a committee member should sign this. Care must be taken if making any pre-payments, as the U3A insurance does not include monetary cover.

Payments from members may be made either by cheque, made payable to Hastings & Rother U3A, or via electronic transfer into the Hastings & Rother U3A bank account. Organisers offering electronic transfer will need to obtain details from the Treasurer to ensure payments can be easily identified. Wherever possible organisers should avoid collecting cash or

¹ See document Social Events and Travel on the Third Age Trust website (from the Membership page → Documents Download → Committee Reference File → C Committee Responsibilities → C13 Social Events & Travel)

cheques made payable to them personally. Nor should they make payments by means of a personal debit/credit card or cheque. These points make it clear that this is a U3A transaction and not a personal one. Cheques should be collected by the organiser and forwarded, in batches, to the Treasurer. At the same time the organiser can advise the Treasurer of the cheques needed to pay for the venue, coach, etc. and the dates these are required.

Very occasionally, for example when booking event tickets by phone or on-line, a payment has to be made by credit or debit card. If this is unavoidable, the organiser needs to discuss this with the Treasurer.

It is important to emphasise that trips should be self-financing. It is possible that a participant may need to cancel their place. In the first instance, the member should discuss the matter with the organiser. While organisers will view situations sympathetically, it may not always be possible to issue a refund. Whenever possible the person cancelling should try to find a replacement. Alternatively, the organiser may be able to draw on a 'waiting-list' or be willing to re-advertise through the Hastings & Rother U3A email network.

Accident reporting

In the rare event that someone in the group is involved in an incident where a person suffers injury, or property is damaged, it must be reported. The organiser should keep with them a copy of the attached form² to ensure full details of the incident are recorded. It should be completed as soon as possible after the incident and sent to the Hastings & Rother U3A Business Secretary.

Home contact

On some trips (for example larger numbers or going further afield) it may be prudent to have a home contact. This person would hold a copy of contact details for all participants and would be available on the day to provide a communication link in the home locality.

After the trip

After completion of the day trip, all that remains to be done is to send a summary of the accounts and a list of any non-U3A participants to the Treasurer. A sample account sheet is given below. Where there is a surplus the organiser should discuss with the committee how this is to be managed. It may be returned to participants; reserved in the U3A accounts for future trips for the same group, or go into the social fund of the U3A.

Insurance cover

As long as these basic procedures are followed then liability insurance is provided by the U3A. This cover includes third party liability for the organiser and members. It does not include, for example, loss of personal belongings, which are the responsibility of the individual and can often be included on household insurance. Rather it covers the insured against compensation claims, which they may become liable for, following injury or property damage sustained by a third party, as a result of the activity, for example if the organiser or member was deemed in some way to be negligent.

Frequently asked questions

I have always managed finances, for the trips I organise, through my account. May I continue to do this? You can continue to manage your trips this way. It means that you and

² Further copies are available from the Third Age Trust website (from Members page → Document Downloads → Committee reference File → E Insurance & safety → E06 Incident Report Form)

the participants do not have the third-party liability cover outlined here and therefore you should make clear in your advertising that you are offering the trip to U3A members but it is not a U3A trip: rather it is a personal arrangement you are making with participants. The following wording is suggested:

Disclaimer: This trip is open to U3A members but it is not organised by or through the U3A. It is therefore not covered by U3A liability insurance.

What does occasional mean when including non-member participants? It is just that: occasional. It is not acceptable for the same non-member to regularly attend U3A events. The spouse or friend who joins many U3A trips should consider becoming a U3A member. The committee is tasked with monitoring this: hence the need for the attendance list.

I organise trips where no money is collected. Participants pay their own train fares and entrance fees. Will I be insured? Yes, you and your participants are covered by the U3A insurance provided the committee has been informed of the trip as outlined above.

Is there anyone I can talk to about the trip I am planning? Yes. The committee is here to help and support you. We want your trips to go ahead. You can speak with any committee member or contact Lorna Couldrick (telephone 01424 215205) or email the secretary at secretary.hru3a@gmail.com.

Sample account sheet

Name of Event:	Trip to Banqueting House	
Date:	1 st April 2016	
Organiser	Jo Bloggs	
<u>Income</u>		
15 places at £27	£405.00	
2 places paid for but later cancelled	<u>£54.00</u>	
Total income	£459.00	£459.00
<u>Expenses</u>		
2 places refunded	£54.00	
Coach hire	£315.00	
Postage (2 x 1 st class, 3 x 2 nd class)	£2.70	
Donation to Historic Royal Palaces	£75.00	
Donation towards coach driver's tip	<u>£12.30</u>	
Total expenses	£459.00	<u>£459.00</u>
Outstanding balance		£000.00
Names of non-U3A participants:		
	1.	
	2.	
	3.	

Incident Report Form

Please note that this form is to be filled in by a member of the committee, a group convenor, or the property owner and should be retained on file by the U3A committee in case of a claim and for a period of three years even if a claim appears unlikely.

A YOUR DETAILS

U3A	
Name	Position
Email	Telephone
Address	
Postcode	

B INCIDENT DETAILS

Date of incident	Time of incident
Where did the incident occur?	
Please state the reason for the injured person or damaged property being there	
Please describe the circumstances of the incident <i>Attach a sketch or photograph(s) if appropriate</i>	

C PARTICULARS OF PERSON(S) INVOLVED IN THE INCIDENT (continue on a blank page if necessary)

Name	Email
Address	
Postcode	Telephone
Was he/she a member of your U3A on the date of the incident?	
Name	Email
Address	
Postcode	Telephone
Was he/she a member of your U3A on the date of the incident?	

Sections D and E are to be completed for any incident involving injury.

D PARTICULARS OF THE INJURED PERSON(S) (continue on a blank page if necessary)

Name	Email
Address	
Postcode	Telephone
Was he/she a member of your U3A on the date of the incident?	
Name	Email
Address	
Postcode	Telephone
Was he/she a member of your U3A on the date of the incident?	

E DETAILS OF INJURY

Describe the injury/injuries
Immediate action taken
Treatment at the scene
Admission to hospital
Ongoing medical treatment

Section F is to be completed for any incident involving damage to property

F DETAILS OF DAMAGED PROPERTY

Describe damage caused	
Estimated cost of repair or replacement	
Name of owner of damaged property	
Email	Telephone
Address	
Postcode	

The remaining sections are to be completed for all incidents

G NAME AND CONTACT DETAILS OF ANY WITNESSES TO THE INCIDENT

H DECLARATION

I/We declare that to the best of my/our knowledge and belief all the foregoing particulars are true and correct in all respects.	
Signed	Dated