**General**

Theu3a provides insurance cover for all members while engaged in u3a activities. It also provides Public Liability cover in certain circumstances.

Non-members who join in u3a activities are not covered by u3a insurance. Exceptions to this are:

* Carers assisting an attending member and
* Visitors who may attend up to TWO FUNCTIONS (i.e. a Group activity or a Monthly meeting, or other event organised by HHD u3a)

Importantly, it does not provide travel insurance. Trip and other organisers must ensure that coach companies and other organisations provide insurance for members while using their facilities. Liability for the u3a Trip/Tour operator is covered.

Dangerous activities are EXCLUDED.

Further details can be obtained from the letter from Arthur J Gallagher, Insurance Brokers Ltd. There is a copy in the hands of the Business Secretary.

Members can also get advice from the u3a Tel: 020 8466 6139

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