## U3A Group Activities - Terms and Conditions

Howden & District U3A only carries insurance cover to indemnify U3A members against sums they could be legally liable for including accidental harm or property damage to others while taking part in Group activities. Personal indemnity is not included.

It is therefore the responsibility of members to be aware of any risk of personal injury or property damage when taking part in group activities and to advise the Group Convenor of any limitations in their ability to participate in that activity.