

FAQs on issues relating to u3a insurance, Venue Hire and Speaker Hire

u3a insurance cover principally refers to Public and Product Liability ie where a member might be held legally liable for an incident whilst participating in a u3a activity or event. It should not be confused with Personal Accident and Injury Insurance, nor with Travel Insurance, all of which would be addressed to a member's individual insurance cover.

In general, public liability insurance is intended to indemnify the insured against compensation, which they become legally liable to pay, following injury or property damage sustained to others as a result of an activity. Legal liability to another person can arise in a number of ways but by far the most common is negligence. Public liability does not cover pure accidents where no legal liability has been established.

The following guidance takes the form of a series of Frequently Asked Questions

1 Venues and Accommodation

1.1 If Hu3a uses a hall to hold an interest group or run an event, is it covered for public liability?

Yes, subject to the normal test of legal liability. For example, Huntingdon Methodist Church has Public Liability Insurance which will cover Hu3a members and speakers for an incident at Open Meetings where the liability is theirs (eg arising from a defect in the church fabric); Hu3a members are covered by u3a Insurance should the liability be theirs.

1.2 If Hu3a uses a member's home to hold an interest group or run a meeting, is it covered for public liability?

Yes, again subject to the normal test of legal liability. Injury or damage sustained due to a defect in the property is the legal responsibility of the house owner/occupier and cover is provided under householder insurance.

1.3 What is the situation regarding the hire of a hall where the contract with the hall hirers appears to make the u3a responsible for all loss and damage?

This is not correct as any damage or injury proven to be caused by a defect in the property and/or the facilities is the responsibility in law of the building owner. You should bring this to the attention of the person handling the hire and ask that the clause be removed but if you fail to achieve that, our insurers have said that in the last resort, you can sign the contract because the clause is unenforceable.

1.4 Is there any home contents insurance provided?

Yes, up to £25,000 per claim for damage to any home contents belonging to a u3a member hosting a group.

1.5 Should we be carrying out Risk Assessments for any/all activities?

Yes, these can be used as evidence in the event of a claim being made against Hu3a. When hiring a larger venue a copy of their Risk Assessment should be obtained and made

available to those attending. For low risk activities and venues a set of simple risk assessment checklists is available on the u3a website.

2. Paid Speakers

2.1 Does this policy provide cover for speakers at general or interest group meetings or on occasions to specific interest groups, whether paid or not?

Yes, it does cover unpaid speakers but it does not cover paid speakers or paid tutors . Paid speakers and paid tutors are expected to have their own liability insurance.

2.2 Is a person, whether member or non-member, who volunteers to give a talk at an Open Meeting or interest group, and provided no payment is made, covered for public liability?

Yes, in this instance they effectively become a temporary member and are covered.

2.3 If a speaker asks for a donation to be made to a nominated charity in lieu of payment covered for public liability?

No, if a speaker choses to donate their fee to charity that is a personal matter and should not go through Hu3a finances.

2.4 What is the situation if, in any of the above cases, expenses are requested?

Expenses can be paid. They are regarded as a cost and not a benefit.

Approved by Hu3a Committee
2 April 2024

Associated Documents: The above should be read in conjunction with the Hu3a Policy Statement regarding u3a Insurance, which covers issues relating to attendance at Hu3a activities and events. This can be found on the Hu3a website.