

Important information about your U3A Event Ticket

Midhurst U3A event tickets are sold subject to the following **Terms and Conditions**

- 1 **Insurance.** Public Liability Insurance and Product Liability Insurance are provided through the Third Age Trust. However, travel insurance, cancellation insurance, personal property insurance and personal accident insurance are not provided. Members and visitors who feel they need such cover will need to make their own arrangements. For further details of what is covered by the U3A insurance, please see overleaf.

- 2 **Emergencies.** Please contact the Trip Organiser through the website, by email or phone as soon as possible if you are unable to come on a trip, but if after 6pm on the day before the trip (or on the day of the trip itself) please call or text the mobile number on the ticket. (N.B. this number is only monitored on the day before and on the day of the trip). It would be helpful if we are advised at the time of booking of an emergency contact number.

- 3 **Refund Policy.** Where a member has booked and paid for a trip or other event (either a deposit or the full amount) and later cancels for any reason, he/she should immediately inform the trip organisers and return the ticket(s) to them as soon as possible. A refund will be made of all costs recovered by the U3A in two circumstances:
 - a) If their place(s) can be re-sold or
 - b) An amount of money is refunded by the venue/travel company involved.

In other cases a refund will only be made in exceptional circumstances (such as medical emergencies), at the discretion of the Committee.

4. **Discounted tickets.** Where tickets have been offered at a lower price for members of organisations such as the National Trust, English Heritage etc., Midhurst U3A Members are asked to ensure they have membership cards with them, otherwise the venue might ask them for an additional entrance fee.

5. **Timekeeping.** The Outings Organiser will need to keep the itinerary running to time, in the interest of all those on the trip. Therefore it will not be possible to wait for latecomers either at the start of the day or subsequently. A clear timetable will of course be given to everyone.

If you have any queries, please contact any member of the Midhurst U3A committee.

Insurance Cover for U3A Members

This document explains the terms and requirements of the Public Liability and Product Liability insurance, which covers all paid up members of the U3A. The cover is arranged, centrally, by the Third Age Trust. (Also see the notes on Personal Accident, Travel, Cancellation and Personal Property insurance, below.) This document is intended only as a general guide, and any specific queries on insurance matters should be addressed to the National Office.

Public Liability: This cover protects U3A members against a claim from a member of the public, or from another member of the U3A, where it can be shown that the U3A member is legally responsible for personal injury to the claimant, or is legally responsible for loss or damage to the claimant's property. An example of a public liability claim might be where a U3A member on a field trip accidentally jostles a member of the public (or another U3A member) into a canal, thereby sustaining injury, and / or loss of property, to the claimant.

Product Liability: This cover protects members of the U3A from claims arising from injury or damage resulting from the failure of any product for which the U3A member is legally liable. A U3A member would be legally liable, for example, for an overhead projector, or a computer, used in a group session. Should such a device overheat and consequently burn down the premises, the U3A member would be covered by the Product Liability insurance.

Personal Accident: U3A members are not covered by the Third Age Trust policy in respect of any personal accidents they may themselves suffer. Any member requiring Personal Accident insurance should arrange cover independently. Some household policies may cover personal accident. An example of a personal accident might be where an individual trips over and breaks a limb, but no other person is involved.

Travel, Cancellation and Personal Property are not covered by the Third Age trust policy. Any member requiring such cover should arrange cover independently.

Permitted Visitors – In all normal circumstances, and during all regular U3A activities, insurance cover is automatically in force, as described above, for all paid up members of the U3A. Four categories of "visitor" are also covered by the policy, which – so long as they fall within the following definitions – treats them as though they were fully paid up members of the U3A. The four categories are:-

1. **Prospective members of the U3A**, attending a group activity to see if they like it, and would therefore like to join the U3A, and the group. Such prospective members are permitted to attend the group on no more than two occasions.
2. **Casual visitors** who are friends or family of existing group members. Note that the insurance cover also extends to visitors with dogs, although most groups own rules specifically exclude dogs. Casual visitors should only be invited subject to agreement with the Group Leader, who should ensure that no more than two visits are made in any twelve month period.
3. **A member's carer**, should the member need their carer in order for the member to participate in the group activity. In such a case the Group Coordinator should be kept fully informed.
4. **Outside speakers** attending a group as part of that group's current activity are also covered.

Expired Visitors are NOT covered by Insurance. Group Leaders – and all members – should be aware that their insurance cover will be seriously undermined if the first two categories of "visitor" exceed their permitted number of visits, and begin to attend a group regularly, without joining the U3A. In such circumstances the "expired visitor" will cease to be treated as a member of the U3A, and will be treated instead as an ordinary member of the public.