

Insurance Overview – U3A-KMS-DOC-013

1. Document Control

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2. Introduction

2.1. Purpose

This document details the insurance policies available to U3As.

2.2. Scope

Relevant to all U3As.

2.3. Related documentation

- [U3A-KMS-DOC-023 Interest Groups](#)
- [U3A-KMS-DOC-030 Trustee Code of Conduct \(England and Wales\)](#)
- [U3A-KMS-DOC-031 Trustee responsibilities](#)
- [U3A-KMS-DOC-033 Financial Matters](#)
- [U3A-KMS-DOC-060 Trustee Code of Conduct \(Northern Ireland\)](#)
- [U3A-KMS-DOC-061 Trustee Code of Conduct \(Scotland Unregistered\)](#)
- [U3A-KMS-DOC-062 Trustee Code of Conduct \(Scotland Registered\)](#)

3. Public & products liability

3.1. Aviva Insurance Limited – policy number 100663285CCI

This policy indemnifies:

- the officers and trustees for the time being of the Third Age Trust who serve on the National Executive Committee and The Third Age Trust

and

- The officers and trustees and members (and personal carers) for the time being of U3As and all U3As which are affiliated to The Third Age Trust

and

- The officers and trustees for the time being of networks and regional associations who are themselves members of affiliated U3As and U3A networks and associations

against all sums you could become legally liable to pay as a result of:

- Accidental injury to or death of any person.
- Accidental loss or damage to material property not belonging to you, which arises or is caused in connection with the 'business' of U3As.

3.1.1. Principal exclusions

- The use of motor vehicles in circumstances which require compulsory insurance under the Road Traffic Act.
- Aircraft, aerial device or hovercraft.
- Watercraft exceeding 8m in length.
- Loss or damage to property in the control of the insured.
- Extreme sports and high hazardous activities.

3.1.2. Limits

- Public liability £5,000,000 for any one incident.
- Products liability £5,000,000 all insured events in any one period.

3.1.3. Excess

£500 per claim of third party property damage.

3.2. Public and products liability excess layer

American International Group UK Limited – POLICY NUMBER
0021901044

3.2.1. Insured

- The officers and trustees for the time being of the Third Age Trust who serve on the National Executive Committee and The Third Age Trust
and
- The officers and trustees and members (and personal carers) for the time being of U3As and all U3As which are affiliated to The Third Age Trust
and
- The officers and trustees for the time being of networks and regional associations who are themselves members of affiliated U3As and U3A networks and associations

3.2.2. Indemnity limits

£15,000,000 in excess of £5,000,000.

3.2.3. Excess

Not applicable.

4. Cyber cover

4.1. Aviva Insurance Limited – policy number 100663285CCI

This policy covers any individual U3A affiliated to the Third Age Trust and the Third Age Trust.

7.1.1. Cyber data loss

- Data security breach.

- Virus, hacking, denial of service attack.
- Extortion.
- Business interruption.

7.1.2. Cyber crime

- Telecommunications services (limit £25,000).
- External cyber crime (limit £25,000).

7.1.3. Cyber liability

- Network security liability.
- Data privacy and confidentiality liability.
- Payment card industry liability.
- Multimedia liability.

7.1.4. Indemnity limits

£250,000 in total during any one period of insurance, unless stated above.

7.1.5. Excess

£1,000.

Please note the cover is subject to certain processes and procedures being in force.

5. Tour operators' liability insurance

5.1. XL Catlin Insurance Company UK Limited – policy number TOL499004

This policy has been taken out to provide cover for any individual U3A affiliated to the Third Age Trust, who organise a short study trip which involves overnight accommodation and who may be deemed a tour operator.

5.1.1. Public and products liability

This provides indemnity against the legal liability for accidental injury to third parties or loss or damage to their material property arising in connection with the product/event.

5.1.1.1. Limit

£2,000,000 for any one event.

5.1.1.2. Principal exclusions

- The use of vehicles which require compulsory motor insurance under the Road Traffic Act.
- Any craft with an engine designed to travel in or through water, air or space.

5.1.2. Professional indemnity

This provides indemnity to the insured for the legal liability for damages and claimants' costs and expenses in respect of claims arising for breach of professional duty by reason of neglect, error or omission occurring or committed in good faith when acting as a tour operator.

5.1.2.1. Professional Indemnity Limits

£1,000,000 in any one claim.

5.1.2.2. Principal exclusions

- Any claim arising from insolvency or bankruptcy of the insured or any tour operator or supplier of services.
- Dishonesty, fraudulent act or mission.
- Any claim or expenses resulting from the use of any mechanically propelled vehicle, aircraft or watercraft.

5.1.3. Excess

£250 (all sections).

Please note that U3As should not to admit liability or fault on the part of themselves or other members (particularly in the event of member vs member claims), even where they believe that this is the case. The insurers reserve the right to make this determination and would have the right to refuse cover if liability/fault had been admitted.

6. Charity Trustees Management Liability

6.1. Aviva Insurance Limited – policy number 100673377MLI

This cover provides:

- Indemnity for the legal liability of any individual U3A affiliated to the Third Age Trust and its directors, officers & trustees.

6.1.1. Principal exclusions

- Circumstances which you should have known about and were not disclosed to insurers.
- Dishonesty and fraud.
- An insured person who has gained personal profit to which they were not entitled.

6.1.2. Limit

£500,000 any one group in the aggregate and £3,000,000 in the aggregate for all groups in any one period.

6.1.3. Excess

Nil increasing to £5,000 for Charity Liability Claims.

7. All risks equipment insurance

7.1. Aviva Insurance Limited – policy number 100663285CCI

This policy provides cover for any individual U3A affiliated to the Third Age Trust against loss or damage to property owned by a U3A, excluding wear and tear depreciation and gradual deterioration, wherever it is held and in transit, providing due diligence is observed and reasonable precautions are taken to ensure it is stored securely. This includes items on loan to the U3A.

7.1.1. Principal exclusions

- Unexplained loss.
- No signs of forced entry.

7.1.2. Limit

£25,000.

7.1.3. Excess

£250.

7.1.4 Condition

Whilst at any premises other than the home of any member the equipment must be kept in a locked cupboard or room when the premises are not in use by the U3A.

8. All risks home contents cover

8.1. Aviva Insurance Limited – policy number 100663285CCI

This covers damage to the property of any U3A member whilst their home is being used to host a U3A event.

8.1.1. Principal exclusions

- Unexplained loss.
- No signs of forced entry.

8.1.2. Limit

£25,000.

8.1.3. Excess

£250.